

The Contents section of the Gallagher Cottagesure policy is provided on a 'new for old' basis.

It is vitally important that your selected sum insured adequately covers your contents on a replacement as new basis, to prevent the risk of underinsurance and therefore a claim settlement potentially being proportionately reduced.

To assist you with your calculation, we have devised the following checklist as a guide, based upon the contents items you may find within a typical holiday let property.

SITTING ROOM	YOUR ESTIMATE
Sofas, chairs	£
TV & audio equipment	£
Bookcase(Inc.books),tables	£
Clocks, ornaments, lamps	£
Curtains, carpets, rugs	£
Piano/ musical instruments	£
Books, CD's, DVD's, board games	£
Other items	
Total	£

KITCHEN / UTILITY ROOM	YOUR ESTIMATE
Washingmachine,tumbledryer	£
Dishwasher, fridge, freezer	£
Cooker, microwave	£
Table, chairs	£
Crockery, cooking utensils	£
Electrical appliances	£
Floor coverings	£
Other items	£
Total	£

DINING ROOM	YOUR ESTIMATE
Tables, chair	£
Clocks, ornaments, lamps	£
Curtains, carpets, rugs	£
China, glass, cutlery	£
Sideboards, other furniture	£
Other items	£
Total	£

MASTER BEDROOM	YOUR ESTIMATE
Bed(s) and bedding	£
Bedroom furniture	£
Clocks, lamps, mirrors	£
Curtains, carpets, rugs	£
Floor coverings, blinds	£
Other items	£
Total	£

2ND/3RD/4TH BEDROOM	YOUR ESTIMATE
Bed(s) and bedding	£
Bedroom furniture	£
Clocks, lamps, mirrors	£
Curtains, carpets, rugs	£
Floor coverings, blinds	£
Other items	£
Total	£

HALL, STAIRS & LANDING	YOUR ESTIMATE
Bed(s) and bedding	£
Bedroom furniture	£
Clocks, lamps, mirrors	£
Curtains, carpets, rugs	£
Floor coverings, blinds	£
Other items	£
Total	£

FINE ART & COLLECTABLES	YOUR ESTIMATE
Pictures and antique furniture	£
Porcelain, statues and glass	£
Silver, clocks, precious metals	£
Other items of Fine Art	£
Total	£

GARAGE / OUTBUILDINGS	YOUR ESTIMATE
Hand tools	£
Garden machinery, equipment	£
Ride on mowers	£
Garden furniture	£
Contents in the open	£
Other items	£
Total	£

BATHROOMS	YOUR ESTIMATE
Bathroom furniture	£
Floor coverings, blinds	£
Other items	£
Total	£

MISCELLANEOUS	YOUR ESTIMATE
Stock	£
Games room	£
Leisure equipment	£
Laundry	£
Total	£