



**PLEASE USE THIS GUIDE,  
to calculate your sum insured**

**Your Building Sum Insured - Guide Only**

Your sum insured consists of the cost of rebuilding your home plus paths, heaters, pools, etc. The steps set out below will help you calculate your sum insured.

- Step 1** Measure the size of your house in square metres.
- Step 2** The cost of rebuilding your home can be calculated by using the following: (Important - do not include the land value in your estimate.)

	Double Brick	Brick Veneer	Timber/Fibro
*Minimum; Per Sq Metre	\$1800 per m <sup>2</sup>	\$1600 per m <sup>2</sup>	\$1100 per m <sup>2</sup>

\*The rebuilding costs above are provided as a guide only. We recommend that you contact a qualified builder to provide expert advice.

- Step 3** Multiply size from Step 1 by cost from Step 2.

$$\boxed{\phantom{000}} \times \boxed{\phantom{000}} = \boxed{\phantom{000000}}$$

Total square metres      Multiplied by cost per square metre      Equals building cost for house

- Step 4** Add up all of the following to arrive at the full sum for your building:

building cost of house	\$
fixtures and fittings (e.g., built-in wardrobes, lights, fans)	\$
wall coverings	\$
floor tiles or coverings (but not carpets - they are insured as contents)	\$
built-in heaters and air conditioners	\$
garage	\$
carport	\$
garden or other sheds	\$
verandah/patio/pergola	\$
driveway	\$
paths	\$
fences	\$
clothes line and other external structures	\$
inground pool	\$
<b>Subtotal</b>	<b>\$</b>

- Step 5** Add 20% to allow for the cost of removing debris, architects and surveyors fees which will be payable for rebuilding, and loss of rent.      \$ \_\_\_\_\_

**This is your Building Sum Insured**      \$ \_\_\_\_\_

**Your Contents Sum Insured**

This guide will help you calculate the sum insured for your contents. Make sure you use today's value, as our policy covers all of your contents at replacement value without any depreciation allowance and without any age limit.

<b>Lounge and Dining Room</b>	<b>Other Bedrooms</b>	<b>Garage</b>
curtains/blinds	bedding	tools
cabinets & cupboards	beds	mower
carpets	furnishings	trimmer
china	clocks	edger
clocks	curtains/blinds	accessories for car, boat, trailer (unattached to vehicle or boat)
lamps	heater	
fans (free standing)	lamps	
heaters (free standing)	mirrors	
mirrors	pictures	<b>Total</b>
sound equipment (e.g., record/CD)	clothing	
television and video	personal effects	<b>Outdoor</b>
furnishings	carpets	garden/patio furniture
pictures	books	hoses and garden
glassware	toys	equipment
cutlery		portable barbecue
	<b>Total</b>	above ground pool and equipment
<b>Total</b>		
	<b>Hallways</b>	
	linen	
	rugs	<b>Total</b>
<b>Kitchen / Family Room</b>		<b>Miscellaneous</b>
furnishings		ornaments
crockery		special valuables (e.g., jewellery, furs, antiques, gold & silver articles, persian carpets, stamp, medal, and coin collections)
cutlery		bicycles
clocks		golf clubs
radio	<b>Study</b>	other sporting & fitness equipment
electrical appliances	desk	pet care equipment
cooking utensils	chairs	
other kitchen utensils	filing cabinets	<b>Total</b>
curtains/blinds	computer equipment	
glassware	other equipment	
food	stationery	
refrigerator	books	
freezer		
dishwasher	<b>Total</b>	
		<b>Bathroom</b>
<b>Total</b>		cosmetics
	<b>Main Bedroom</b>	toiletries
	bedding	medicines
	beds	scales
	furnishings	towels
	clocks	curtains/blinds
	curtains/blinds	
	heater	<b>Total</b>
	lamps	<b>Laundry</b>
	mirrors	washing machine
	pictures	dryer
	clothing	polisher
	personal effects	vacuum cleaner
	carpets	ironing equipment
<b>Total</b>	<b>Total</b>	<b>Total</b>

**This is your Contents Sum Insured**      \$ \_\_\_\_\_

This Calculator contains general information only, and may not suit your particular circumstances. Before you decide whether to buy or continue to hold Home Insurance, you should: Consider the information in your Home Insurance Product Disclosure Statements, Policy Booklets, and our FSG. **Remember that these calculators are to be used only as a guide.**

**Please note:** This suggested rebuilding cost is an indication only and in no way guarantees this as being the amount we may agree to insure your home for. It is your responsibility to check that this amount is enough to cover the rebuilding costs of your home at today's prices.

Every care is taken to ensure the accuracy of the information as a guide for costing, no responsibility is accepted by Glynde Insurance Brokers Pty Ltd for its accuracy. Please check with a Quantity Surveyor, Valuer, Builder or other suitably qualified professional for an accurate estimate. Glynde Insurance Brokers Pty Ltd takes no responsibility for the costs provided nor any liability for the accuracy of or reliance upon or use of, the costs. Also refer to <http://www.bmtqs.com.au>, for online calculators.