A HANDY TOOLBOX GUIDE!

A guide to insuring your home furnishings and personal possessions

Get it together to protect your belongings

Your home is a secure space and when you look around it, you see your stuff. It's your home, after all. But, in the event of a claim, the value of your possessions paint a picture of your life. For example, your collection of vintage Scandinavian glassware, gold jewellery, or grandma's bone china may be a treasure to your sewing skills. The secret captured on the landing wall, the family photo, the wedding dress and the tiara you can't bear to part with. Not forgetting the pan kitchen you refined over the years. What's Please, take a moment to consider what would happen if everything you own was handpicked for a reason, and represents a piece of your life, was lost or damaged. Would you be able to prove what belongs to you and how much you paid for your possessions as a collective? Well, insurance can help you to do just that. Read on to find out how insuring your home contents can help the funds to replace them!

It's time to protect your possessions by establishing an encyclopedic knowledge of your belongings. It sounds like a mammoth task, but it doesn't have to be.

We've put the best tips and tools to get you started. So, here's the low-down on everything you need to consider when thinking about contents insurance.

1. What does home contents insurance cover? ④
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3. How to value your possessions ⑥
4. Ways to catalogue your home contents using an inventory ⑦
5. Home inventory apps that make your life easier ⑧
6. Understanding the small print on your contents insurance cover ⑨

If you're looking for advice in one or more of these areas scroll down to read the full guide.

1. What does home contents insurance cover?

A home contents insurance policy will cover personal items, such as an engagement ring, or the TV, but it will not cover higher valuable items that require a separate policy.

- Curtains and blinds.
- Linens
- Freestanding kitchen units such as the oven
- Fixtures, including the dishwasher, bumble dryer and even the boiler
- Carpets
- Bed frame
- Garden furniture

You may should protect all your belongings, not just the precious 21st birthday gold locket and two diole rings. As a rule of thumb, your home contents policy will cover the items you would take with you if you moved when insuring your home contents cover.

Contents insurance covers the personal items that fall's irreducible should the unfortunate. It's not difficult to make choices based on the 'disaster scenario', after all it might never happen! Consider your belongings such as furnishings, carpets, furniture, appliances, and goods. Any outdoor buildings such as garages and sheds, preparation and protection is your first line of defence.

2. Insuring for the right amount

Some policies will cover all £75,000 as if disaster strikes before you've made the choices to make a contents insuring, you'll have peace of mind there is adequate protection in place.

Cover every item

When investigating a policy, look out for limits on specified items, such as jewellery, or items of high value. Remember, Remember, it's not just the kitchen and bathroom; there are other items to mind too:

- Garden furniture and heaters, including the garden shed
- Power contents
- Garages and shed contents, such as lawnmowers, tools, and bicycles
- Out-of-house cover, for items such as jewellery, laptops and mobile phones

Cover every possibility

The policy should also take into consideration unforeseen scenarios and circumstances:

- Replacement for items damaged, lost or stolen
- Whether the policy considers the wear and tear of items
- The risk of items stored or damaged outside of the home
- The cost of legal cover if you need to make a claim against someone else in your home (or even on a holiday or a rented property with a neighbour that ends up in court)

3 How to value your possessions

Insuring your home contents isn't as easy as it sounds, and you may have some research to do if your belongings are not all of a similar value.

For example, could you place a value on coffee table that increased in value? Is that collecting Mega Drive now worth a fortune? Or, what about that set of Lego that actually a relic of the Roman Empire? Well, you never know!

If you're estimating or guessing put the brakes on. To ensure you're not underinsured, it's important to be accurate. Here are some useful tips and tools ways to discover what your possessions are really worth:

Hey, presto! eBay has generated a ready-made comparison tool, which allows you to search, or similar items on the worth. Scroll through and make a note of the final sale price (which will calculate an average value) and assign to your list.

eBay advanced search

Do a little more research on the web to discover the value of equivalent items up for sale.

The eBay advanced search tool is fantastic for listings on eBay to reveal a very specific list of results. You can filter by condition, location, price, and even by sellers and buyers. Use it to:

- Enter keywords about your item, for example, 'Mega Drive' or 'Lego'
- Use the exclusion function to remove irrelevant search, such as 'Titanium Lego'
- Select a price range to find extensive drop-down list. For the above terms, the category could be 'Toys & Games' or 'Toys & Games > Lego'. For Mega Drive, you could leave this field blank.
- Leave the price range blank to see the full spectrum of results.
- Tick boxes for 'Item Condition', 'Sellers', 'Completed Listings' and 'Sold Listings', plus 'Buyer Type' and 'Sellers Type' to see who is receiving all of this information, you get a sense of what similar items have sold for previously
- Tick 'Buyer Type' to see international results
- Sort results on price, high to low

Forums

If you have a specialist item, or a collection it might be too unique to find a direct comparison on eBay. Forums are a great place to find out more about your possessions.

Fail to book with experts. Sources offer insider advice on how to value items, and even how to sell them. Forums are a great place to find out more about your item, and if you're sharing a thread to ask directly, these discussions may be a great place to find out more about your item.

Facebook groups and forums are swamped with similar collectors, or even with, not-click the links below, regular and start sharing!

Decorative Antiques | Designer Furniture | Jewellery and gemstones

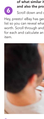
Get items valued professionally

You don't need to go to an auction to sell up or a red carpet to find out more about your item, or to discover the value of your possessions from an appraiser.

There are no fuss websites that deliver an accurate value for your items, for a small fee.

Certificate of Antiques are appraised within 48 hours for £10. It offers a simple checklist for your item, asking for a few details and photos. Alternatively, Valuable.com offers the opportunity to upload photos of your belongings and use on the move! A barcode scanner can be included for £5. It helps place the waste when valuing your possessions.

Even if your collectibles are very specialist, there are online communities creating appraising and trading



Using Amazon to value your items

1. Download the Amazon app for iOS
2. Click the barcode or camera image next to the search bar
3. Scan the item in barcode* or the camera can recognise
4. The app will ask you to hold your mobile device in the landscape mode and scanner the barcode or to the code the range example goods that will scanner the barcode.
5. Amazon will scan the barcode and reveal a list of the items that match and their value

Download mobile apps that feature built-in barcode scanners, to help inform your home evaluations

4. Ways to catalogue your home contents using an inventory

Knowing where to start can be overwhelming, but most impossible. Write a category checklist or use a spreadsheet you may find a pattern through your personal possessions (and remember to keep this down contents items.

A content inventory is a reason a list that details all the possessions in your home. It's important to make it as as rational home, or the information that the packing and shipping clothes is a rationale company.

Consider the pitfalls of underestimating the value of your possessions. Scroll through your home room by room and document everything in it, whether the item is big or small, valuable or cheap. Not only does this inventory ensure you can be overwhelming, but not underinsured, it's also a useful reminder of what items that you take a journey through your personal possessions (and remember to keep this down memory lane).

Start with:

- Living areas
- Soft furnishings
- Kitchens and other large furniture
- Carpets
- Bedrooms
- Personal items (jewellery, clothes, coats and dress)

How to store the information

Once you have completed your inventory and will help you store and organise a contents inventory. Excel is a great pelle to create a DIY list, a Microsoft excel spreadsheet or Google Docs. Alternatively, Google Docs is a categorise you belongings in an easy access format, that's easy to customise.

Average value of UK rooms

Our inventory is likely to be a bit crazy once you've toured all the beds, basics and free extra tools you've discovered. Remember, it's important to be thorough, and the programs will have to organise.

In collating the value of individual items, you are now able to see the average value of each room in your home. Based on the information at hand, you could work out yourself asking questions, such as "is my kitchen really worth that much?" Well, don't worried, you're not alone!

5. Home inventory apps that make your life easier

Great home inventory apps will allow you flexibility to add or remove items, and to organise your belongings in a way that suits you. Here are some of the best ones to consider, and a brief appraisal. When choosing the right inventory app, you should consider the following criteria:

- Can you take pictures of your belongings?
- Is the app free? Offer a reasonable price for the item, the written description and the ability to add photos?
- Does the app allow you to upload multiple photos, you have the ability to upload photos, you have the damage that occurs.
- Is there a facility to add detailed descriptions?
- Ensure you are able to discuss the value of each item as well as necessary, including the distinctive features, such as brand or model.
- Does the app clearly indicate which items are insured and uninsured?
- If you need to see all white goods or electronic items, ensure the app allows you to organise items at the touch of a button.
- Is there an option to barcode scan?
- Does the app allow you to add receipts, warranties and insurance cards immediately pull in information about the item, and provide a quick and precise time-rewarding manually.

Keeping where to start can be overwhelming, but most impossible. Write a category checklist or use a spreadsheet you may find a pattern through your personal possessions (and remember to keep this down memory lane).

Are you covered for different times of the year?

Consider the bigger Christmas! The value of presents and unbelievable increase the value of your contents. Make sure you are covered for unexpected purchases that tend to fly around the present. Are you covered in your policy for one likes a stranger, or even big out of credit.

Are you double-check that special occasions are covered?

These circumstances might be unexpected, such as birthdays, celebrations or holidays.

Are you covered if you damage other people's property?

Accidents happen, and things unfold, but it's important that policy should cover you for up to a certain amount, and cover.

6. Understanding the small print on your contents insurance cover

Setting up a contents inventory and insuring your possessions inside and out will assist you if you ever do need to make a claim on one of these areas scroll down to read the full guide.

Consumer Insurance Guide (CIG) is a document that provides a summary of the contents of the details that help you make an informed decision, plus reveals any exclusions, limits, and conditions. Consumer Insurance Guide (CIG) is a document you may want to keep in mind when, and it's important to be aware of:

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Together Mutual Insurance believes you should never sacrifice the quality of cover between premiums and that your policy should reflect the real value of your possessions. We have various home insurance options that will help reduce your premiums. Rather than compromising on cover, to save money, why not spread the cost? With our interest-free direct debit facility, you can spread payments over the year.

If you're unsure of what your policy covers, simply get in touch with a member of our experienced **Customer Service** team on **01634 761 470** and they will be happy to talk you through it at any time.

This handy home guide is brought to you by Together Mutual Insurance
The company that put people before profits

www.togethermutualinsurance.co.uk
0800 00 33 88 Mon - Fri 8am - 6pm Sat 9am - 1pm