



Premier Client Solutions – Home Contents Checklist

This document is designed to help you estimate the cost of replacing your home contents at retail replacement (insurance) values, in the event of a total loss. The list below is not exhaustive. We have included some average figures based on 2018 market value to act as a guide.

Item	Average Market Value(S\$)	Estimated Value (S\$)
Furniture <ul style="list-style-type: none">Living Room (E.g. Sofa, Coffee Table, ottoman etc.)Dining Room (E.g. Dining Table and Chair etc.)Bedrooms (E.g. Bed, Bedframe, bedside table, standing lamp etc.)Others (E.g. Massage Chair, Rocking chair etc.)	10,000 2,500 15,000 per room 9,000	
Clothing and Shoes <ul style="list-style-type: none">For HimFor HerChildrenParentsDomestic Helper	35,000 40,000 10,000 50,000 5,000	
Home Appliances <ul style="list-style-type: none">Audio and Visual Equipment (E.g. TV, Soundbar, Home Theater System)Computer and LaptopsCCTV, Baby MonitorsRefrigerator, Air-fryer, White goods (E.g. Washing Machine, dryer)Kitchen Equipment that are not built-in (E.g. Saucepan set, dinnerware, cutleries, toaster etc.)	25,000 8,000 3,000 15,000 3,000	
Outdoor Furniture and Tools <ul style="list-style-type: none">Gardening / Garage Tools (E.g. Lawn mower, power tools etc.)Outdoor Furniture (E.g. Chair, Table etc.)	30,000 5,000	
Other General Contents <ul style="list-style-type: none">Children Toys / Portable gaming devicesCarpets, Rugs, Towel, Bedding Set	5,000 15,000	

Important Notes:

- You should be aware that cover for Jewellery and Watches under Contents is capped at S\$10,000 per loss. If your jewellery collection is worth more than S\$10,000, we recommend that you work with our PCS specialists to schedule these items under the valuable articles section to ensure they are adequately covered.
- There are certain categories of Contents which have special limits imposed for each loss. These limits are detailed in the policy wordings. Please contact our PCS specialists if you need any further clarification.