



Personal items insurance

You might decide to take out personal items insurance (also known as valuables insurance) if you own certain things that have a high individual value, such as a laptop, sporting equipment, camera, jewellery or art, and which may not be covered under a home and contents or travel insurance policies.

Some of the options available under personal items insurance include the ability to cover items from accidental damage, loss or theft away from home. You can even choose to have those items covered separately when you travel nationally and internationally, as most travel insurance policies limit the amount claimed for any one item.

Often an insurer who offers contents insurance will also offer separate personal items insurance as an itemised add-on to the home contents policy.

Some policies allow you to cover miscellaneous or unspecified items of high value. In that case, you might have a limit on any one claim and a limit on any one item. Miscellaneous high-value items covered under a personal items policy are treated similarly to a home contents policy, except the amount you can claim for any one item is higher than normally allowed for under a traditional home contents policy.

You might choose a miscellaneous high-value items policy if you have a number of things that have got high individual value that might change in value reasonably often. For example, if you often change your mobile phone or your computer equipment or you frequently purchase electronic gadgets, then an option for miscellaneous items coverage means you don't have to keep updating your policy.

To find an insurer that offers these types of policies, visit www.findaninsurer.com.au [<http://www.findaninsurer.com.au>]