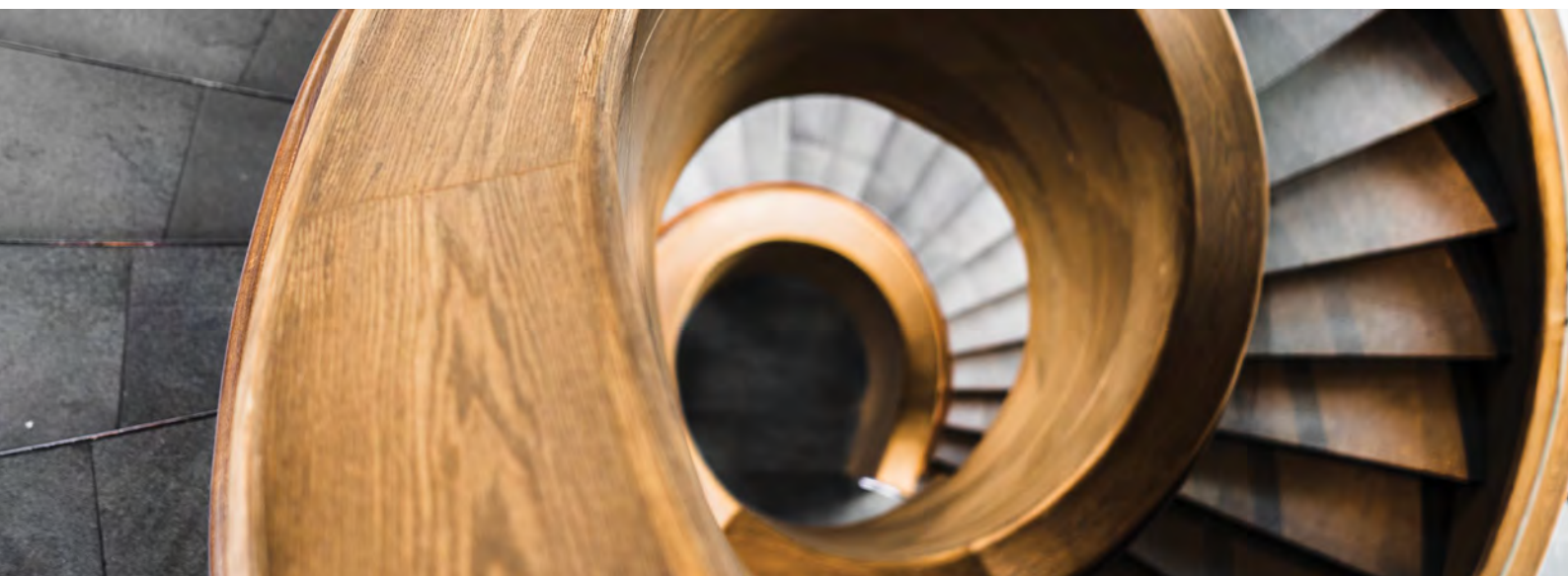


# Art & Private Client insurance

VALUING YOUR CONTENTS



## Valuing your contents

It's important that your contents and valuables are insured for the correct amount in case of a loss. Unfortunately this is often not the case, with many clients finding themselves under-insured following a claim. To help reduce this risk we have created the following checklist to help you assess the value of your contents and valuables.

You should always ensure that your sums insured represent the full replacement value of your contents and valuables, not their original purchase price:








- **Contents** – this should reflect the value of all your contents including those stored in any outbuildings, attics and cellars.
- **Fine Art and Antiques** – to ensure the sums insured reflect the full market value you should keep abreast of current market trends. We would advise obtaining a professional valuation from a reputable valuation company every 5 years.
- **Jewellery** – With many valuable jewellery pieces being of unique design or provenance, it is vital that they are insured for their correct market value. We recommend obtaining a professional valuation every 3 years by a specialist jewellery valuation company who is either a Fellow of the Gemmological Association (FGA) or belongs to a professional association such as the National Association of Jewellers (NAJ).

We recommend that you carry out a walk-through annually to ensure all items are documented and new acquisitions captured.

With regard to your fine art, antiques, jewellery and other valuables we work closely with a number of leading valuation firms who can assist you. Further details can be found at the end of this document together with details of firms providing physical security measures to help protect your home and contents from anything untoward.



### Typical contents to consider by room:

Living spaces		Sofas, chairs, tables, works of art, books, ornaments, musical instruments, carpets and rugs, linen, curtains, blinds and any adornments, home cinema, sound system, light fittings.  You do not need to include hardwood, stone or tile flooring.
Bathrooms		Mirrors (non built-in), towels, linen, cosmetics, electrical items.
Attics, cellars and outbuildings		Bikes, sports and gym equipment, tools, garden equipment, outdoor toys.
Kitchens		Appliances, glassware, crystal, table linen, furniture and freestanding cabinets, utensils, cutlery, pots, pans, bakeware, knives, dinner service, food, fine wines and spirits
Bedrooms and dressing rooms		Furniture, bedlinen, cosmetics and perfumes, carpet and rugs, handbags, shoes and clothing/sports clothing.
Jewellery		Watches, necklaces, brooches, bracelets, rings, cufflinks, earrings.
Technology and entertainment systems		Tablets, TVs, phones, software, boosters, headphones, laptops, cameras, sports cameras, smart watches, fitness bands, games consoles, controllers, games, gaming headsets, sound systems.  Remember to include any software, music and film collections.

### Typical technology for a family of four

4 smart phones	£4,000	2 games consoles	£900
2 action sports cameras	£760	Games	£800
3 smart watches	£1,200	2 gaming headsets	£320
4 tablets	£5,080	Wireless speakers	£5,800
2 fitness bands	£260	4 digital TV boxes	£1,000
3 headphones	£990	Router and booster	£250
2 laptops/desktop	£5,000	Smart home heating control	£180
		4 smart TVs	£19,200

Technology total

## £45,740\*



\* Examples for guidance only, prices taken across various premium brands 01/19



## Preferred suppliers

Valuations from experts are always useful and often essential for high value items. Market leaders in their respective fields the following specialist valuers and fine art consultants are able to offer a full valuation service at preferential rates to Ecclesiastical customers:

## Fine art and antiques

### Bonhams

The Bonhams Valuations team carry out formal appraisals on behalf of individuals, corporations or institutions for a range of purposes, primarily insurance, but also asset management, matrimonial division and charitable donation. Drawing upon the experience of their global network of specialists, they have vast experience in the management of collections of fine art, antiques, motor cars, jewellery wine and collectables. Bonhams regularly carry out appraisals for some of the world's most complex and security-conscious clients.

Tel: 020 7468 8340

Email: [valuations@bonhams.com](mailto:valuations@bonhams.com)

### Doerr Valuations

Doerr Valuations provide independent valuations for insurance and legal purposes to private clients throughout the UK and Europe. In combination with first class levels of service, their team of highly regarded and experienced valuers and specialists provide valuations covering all types of art, antiques, jewellery, watches and classic cars. In addition to valuing individual items, Doerr Valuations also offer either a full insurance valuation or a walk through validation report.

Tel: 01883 722736

Email: [enquiries@doerrvaluations.co.uk](mailto:enquiries@doerrvaluations.co.uk)

London office - Savoy Hill House, Savoy Hill, London, WC2R 0BU

Southern office - 42 Station Road East, Oxted, Surrey, RH8 0PG

Northern office - 3 Longwood, New Woodhouses, Whitchurch, SY13 4ER

### Gurr Johns

Established in 1914, Gurr Johns has been conducting independent specialist valuations for over a century. Along with values of fine art, jewellery and household contents for insurance purposes they also provide valuations for current market, capital taxes, family division and probate purposes. To ensure valuations remain current, Gurr Johns offer an innovative and low cost annual updating service.

Tel: 020 7839 4747

Email: [amshaw@gurrjohns.com](mailto:amshaw@gurrjohns.com)

### Patrick Bowen Fine Art Consultants

Patrick Bowen Fine Art Consultants provide independent valuations for institutions ranging from ecclesiastical establishments to museums, schools, universities and local authorities as well as for private clients. Each valuation is geared to meet the client's specifications. With over 35 years' valuation experience, Patrick heads a team of specialists who are highly regarded in their respective areas of expertise and cover all areas of fine art and antiques including furniture, pictures, photographs, works of art, clocks, silver, ceramics, oriental rugs and carpets, jewellery, militaria, books, manuscripts, textiles, antiquities and ethnographica.

Tel: 01295 780 999

Mob: 07979 911 892

Email: [patrickbowen@btinternet.com](mailto:patrickbowen@btinternet.com)

## Jewellery and watch valuations

### Doerr Valuations

Doerr Valuations provide independent valuations for insurance and legal purposes to private clients throughout the UK and Europe. In combination with first class levels of service, their team of highly regarded and experienced valuers and specialists provide valuations covering all types of art, antiques, jewellery, watches and classic cars. In addition to valuing individual items, Doerr Valuations also offer either a full insurance valuation or a walk through validation report.

Tel: 01883 722736

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London office - Savoy Hill House, Savoy Hill, London, WC2R 0BU

Southern office - 42 Station Road East, Oxted, Surrey, RH8 0PG

Northern office - 3 Longwood, New Woodhouses, Whitchurch, SY13 4ER

### John C Benjamin Limited

An independent jewellery consultancy providing valuations for insurance and probate purposes to the private client network in the UK and overseas. With 45 years of experience in the retail and auction industries, John Benjamin brings a wealth of knowledge and experience to bear whether assessing a modern diamond ring or a rare Renaissance pendant. Valuations take place either in your home or bank and total discretion is assured. John Benjamin is a Fellow of the National Association of Jewellers' Institute of Registered Valuers.

Tel: 01296 615522

Email: [johncbenjamin@btopenworld.com](mailto:johncbenjamin@btopenworld.com)

### Mappin & Webb

Established in 1775, Mappin & Webb currently hold a Royal Warrant as Jewellers, Goldsmiths and Silversmiths to Her Majesty the Queen and as Silversmiths to His Royal Highness the Prince of Wales. Valuations can be done in the comfort of your home, by post (fully insured) or through Mappin & Webb's showrooms.

Tel: 0116 282 1894

Email: [valuations@hallmarkclaims.co.uk](mailto:valuations@hallmarkclaims.co.uk)

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With crime on the rise, there has never been a greater need for physical protection of your property and valuables. The following preferred suppliers are able to assist you in safeguarding your home and contents from installing a safe to security protection for you and your home, all at preferential rates.

## Safe installation

### Insafe

For many private clients a safe is the best option to secure valuables at home. Insafe is the UK's leading and biggest independent safe and safe engineering company. All their safes are approved by The Association of Insurance Surveyors (AiS), a respected body of risk control experts working in the UK. Only safes that have been fully tested and certified by independent testing houses gain an AiS certificate. Their fully equipped installation teams can install all grades, sizes and weights of safe anywhere within a property.

[Visit Insafe website](#)

Tel: 01892 533000

Email: [jenny.cooper@insafe.co.uk](mailto:jenny.cooper@insafe.co.uk)

## Security protection

### **Blackstone Consultancy**

Blackstone Consultancy provide Private Clients and Businesses with effective, discreet and exceptionally vigilant security and investigative advice. Their security services are centred on three distinct areas: Protect, Investigate and Property. For many clients, more than one of their fields of expertise is required which they blend them into one seamless service with a single point of contact. Clients are perfectly matched to a specific account manager who is best suited to fulfil their needs.

Tel: 0207 002 1037

[www.ecclesiastical.com](http://www.ecclesiastical.com)



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