It can be difficult to know just how much personal property coverage you should get. Use this calculator to estimate your coverage needs.

**Furniture:** Sofas, chairs, tables, ottomans, beds, nightstands, etc.

**Appliances:** Toaster, blender, food processor, vacuum cleaner, and large appliances (if owned) including washer, dryer, refrigerator, range, window air conditioner, portable dishwasher, portable dehumidifier, etc.

**Home Decorations:** Paintings, wall hangings, area rugs, lamps, bric-a-brac

**Dishes/Cookware:** Everyday dishes, fine china, stainless flatware, pots, pans, knives, etc.

**Silverware:** Silver or silver plated flatware or goldware

**Linens:** Bed linens, quilts, duvets, bedspreads, shams, bath towels/wash cloths/hand towels, dish towels, table cloths, etc.

**Clothing:** Clothes, shoes, handbags, belts, hats, gloves, etc.

**Computers, etc.:** Desktop computers, laptop computers, external hard drives, external CD/DVD drives, printers, etc.

**Electronics:** Home entertainment systems, stereo receivers, speakers, amplifiers, TVs, DVD & BluRay players/recorders, CD players, VCRs, camcorders, MP3 players, portable devices, answering machines, miscellaneous audio/video equipment, etc.

**CDs/DVDs:** CDs, DVDs, BluRay Discs, audio or videotapes, books, flash drives, other media

**Photographic Equipment:** Cameras, lenses, tripods, meters, lighting equipment, developing equipment, etc.

**Fitness/Sports Equipment:** Bicycle, skates, skis, sporting goods/athletic equipment, treadmill, stationary bike, stepper, weights, hobby equipment, etc.

**Outdoor Equipment:** Lawn mowers, leaf blowers, trimmers, and other landscaping equipment; BBQ grill, lawn furnishings, portable outdoor heaters, etc.

**Tools:** Hand tools: hammers, screwdrivers, wrenches, saws; power tools: circular saw, jigsaw, drill, sander, router; lawn tools: rakes, shovels, aerators; ladders, hoses, extension cords, garage equipment, etc.

**Guns:** Handguns, target pistols, rifles, shotguns, scopes

**Jewelry/Watches:** Rings, necklaces, bracelets, earrings, anklets, brooches, wristwatches, pocket watches

**Furs:** Jackets, coats, stoles, etc.

**Other:**

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**TOTAL:** $