

# Contents Net

## Commercial Calculator

Sum Insured Commercial Contents Net® is a web based tool that enables users too quickly and easily calculate the correct replacement cost of the contents of their business or commercial premises.



Every year thousands of businesses are damaged by fire, storms and other natural disasters. Most of these businesses are underinsured, which inevitably leads to disappointment, financial hardship and frustration. Then as the true picture emerges this often gives way to dissatisfaction and anger.

When a business is underinsured, no one wins! The client loses out because they don't receive their full entitlement that comes from being properly insured and the insurance company misses out on collecting the full premium required to underwrite the risk.

## Easy to Use

Contents Net® works by asking the user a number of simple questions

such as what type of occupancy they have, the number and type of rooms/areas and the level and standard of contents associated with the premises.

**SUM INSURED**  
Step 1 of 4

What is your postcode?

What type of occupancy do you have?  (Commercial, Hospitality, Industrial, Retail)

What level of contents do you have?  Minimal  Comprehensive  Extensive

What standard are your contents?  Average  Quality  Prestige

© 2003 - 2012 Sum Insured Pty Ltd (A.B.N. 55 947 630 521) trading as Home Contents. Patent pending.

Based on our expert research the application then builds a list of typical items, together with a replacement price estimate and provides the user with a comprehensive report.

**SUM INSURED**  
Step 2 of 4

What areas or rooms do you have?

Board room

Break out area

Conference/Function/Training room

Kitchen; office

Kitchenette; office

Lunch room

Meeting room

Office: individual

Office: open plan (1desk)

Office: open plan (4 people)

Reception; office

Public amenities (cubicle/stall)

Storage; shelving (m2)

Utility area; office

[Show all rooms](#)

© 2003 - 2012 Sum Insured Pty Ltd (A.B.N. 55 947 630 521) trading as Home Contents. Patent pending.

Contents Net® can be linked to any insurance or financial services web site to provide the customers of that organisation with a simple yet powerful tool to calculate their

commercial contents replacement cost. Alternatively Contents Net® can be made available on a subscription or single user pay as you go basis.

The licensed home contents information available covers over one thousand items priced up into three statistical grades, from average thru quality to prestige.

There are a total of 27 separate commercial contents categories covering all of the items you would normally expect to find in your commercial premises, such as:-

- Appliances
- Audio visual equipment
- Bedding/Linen
- Camera
- Computer/Communications
- Cosmetics/Toiletries
- Decorator/Prints/Mirrors
- Exercise/Fitness
- Floor furnishings
- Furniture
- Kitchen/Barware
- Office supplies
- Tools
- Lighting/Electrical
- Partition/Shopfitting
- Window furnishings

Contents Net® provides organizations and users alike with a service that will give them peace of mind, knowing that should the unthinkable ever occur, their business or commercial premises will be correctly insured for their true replacement cost.



Sum Insured Pty Ltd A.B.N. 55 947 630 521

Suite 3, 56-62 Chandos Street  
St Leonards NSW 2065  
Sydney, Australia  
Phone: +61 2 8958 7134  
Email: [info@suminsured.com.au](mailto:info@suminsured.com.au)  
Web: [www.suminsured.com.au](http://www.suminsured.com.au)