

Why should I complete a home inventory?

Your furniture and appliances, clothing, sports or hobby equipment, and electronic goods are all regarded as personal property. Like many people, you may own much more than you realize.

Comparing the value of your belongings to the “contents” limit listed in your policy helps you make sure you have enough insurance to replace them if they are lost, stolen or destroyed as a result of a covered loss.

An inventory also makes filing a claim easier.

What’s the best way to create my inventory?

The easiest way to do an inventory is to use a video camera, recording and describing items as you walk through your house. Or, you can use a regular camera and this home inventory checklist.

Here are a few tips for completing and storing your inventory:

- Add brand names and descriptions where you can, especially on large-ticket items.
- Keep any receipts you have with the list to make the claims process easier.
- Store your video or photo inventory offsite so you won’t lose it if your house is damaged. A bank box is ideal.
- Update your personal property records when you purchase new furnishings and valuables.

How much insurance do I need?

Your insurance agent can assist you in analyzing your insurance needs and help you decide how to most effectively protect your personal property.

Discuss Full Value coverage, which will pay for the replacement value of your personal belongings. A standard policy typically covers personal property only up to its actual cash value, determined by taking the replacement cost and deducting depreciation, which can be substantial.

Remember your Homeowners Policy covers valuable items such as jewelry, furs, art and antiques, only up to set dollar amounts. If the cost of replacing them exceeds these limits, you may want to purchase Scheduled Personal Property Coverage.

Use the list on the following pages for help in taking an accurate inventory. Record the manufacturer, model #, serial #, date purchased, and dollar value. Remember, part of your home's value is what's inside.

PERSONAL PROPERTY INVENTORY

Living Room

Furniture

Sofa/Couch

Love Seat

Hide-a-Bed Sofa

Lounge Chairs

Occasional Chairs

Wall Units/Bookshelves

Coffee Table

End Tables

Other:

Electronics

Television

VCR

DVD Player

Stereo/CD Player

Other:

Artwork

Paintings

Wall Hangings

Sculptures

Other:

Accessories

Rugs

Window Coverings

Lamps

Mirrors

Clocks

Collectibles

Other:

Family Room

Furniture

Sofa/Couch

Love Seat

Hide-a-Bed Sofa

Lounge Chairs

Other Chairs

Wall Units/ Bookshelves

Desk

Coffee Table

End Tables

Other:

Electronics

Television

VCR

DVD Player

Stereo/CD Player

Personal Computer

Computer Monitor

Computer Printer

Modem

Video Camera

Other:

Artwork

Paintings

Wall Hangings

Sculptures

Other:

Accessories

Carpeting

Rugs

Window Coverings

Lamps

Mirrors

Clocks

Collectibles

Other:

Library/Office

Furniture

Desk

Bookcases/Shelves

Desk Chair

Sofa/Couch

Chairs

Other:

Electronics

Personal Computer

Computer Monitor

Computer Printer

Modem

Fax

Radio/TV

Other:

Books

You may want to attach a list

Artwork

Paintings

Wall Hangings

Sculptures

Other:

Accessories

Carpeting

Rugs

Window Coverings

Lamps

Mirrors

Clocks

Collectibles

Other:

Dining Room

Furniture

Dining Table

Arm Chairs

Side Chairs

Buffet

China Cabinet

Sideboard

Other:

Dining Ware

China

Silverware

Crystal

Serving Bowls

Silver Tea Set

Glassware

Other:

Artwork

Paintings

Wall Hangings

Sculptures

Other:

Accessories

Carpeting

Rugs

Window Coverings

Lamps

Mirrors

Clocks

Towels

Collectibles

Other:

Kitchen

Major Appliances

Range/Stove/Oven

Refrigerator

Dishwasher

Microwave Oven

Trash Compactor

Other:

Small Appliances

Food Processor

Espresso Machine

Coffee Machine

Blender

Toaster/Toaster Oven

Other:

Cookware

Pots/Pans/Skillets

Cutlery

Cooking Utensils

Other:

Dining Ware

Everyday Dishes

Glassware

Flatware

Other:

Master Bedroom/Bath

Furniture

Bed Frame

Mattress/Box Spring

Dresser

Vanity

Chests

Nightstands

Chair/Chaise Lounge

Other:

Electronics

Television

VCR

Stereo/CD Player

Other:

Artwork

Paintings

Wall Hangings

Sculptures

Other:

Accessories

Carpeting

Rugs

Window Coverings

Lamps

Mirrors

Clocks

Collectibles

Other:

Additional Bedrooms/Baths

Furniture

Bed Frame

Mattress/Box Spring

Dresser

Vanity

Chests

Nightstands

Chairs/Chaise Lounge

Other:

Electronics

Television

VCR

Stereo/CD Player

Other:

Artwork

Paintings

Wall Hangings

Sculptures

Other:

Accessories

Carpeting

Rugs

Window Coverings

Lamps

Mirrors

Clocks

Towels

Collectibles

Other:

Clothing

Men's

Suits

Sports Jackets

Slacks

Jeans

Shirts

Sweaters

Overcoats

Gym/Sportswear

Shoes

Accessories

Other:

Women's

Suits

Dresses

Blazers

Skirts

Blouses

Sweaters

Overcoats

Gym/Sportswear

Shoes

Accessories

Other:

Children's

Pants

Shirts

Blouses

Dresses

T-Shirts

Sportswear

Shoes

Accessories

Other:

Recreation and Leisure

Golf Clubs

Pool Table

Hot Tub

Bicycles

Fishing Equipment

Rollerblades/Skates

Piano

Other Musical Instruments

CDs/Tapes/Records

Toys and Games

Other:

Garage and Yard

Outdoor Furniture

Lawn Mower

Snow Blower

Barbeque Grill

Tools and Supplies

Other:

Utility Room

Washer

Dryer

Air Conditioner

Sewing Machine

Heaters

Fans

Other:

Valuables

Jewelry

Furs

Antiques

Fine Art

Other:

Miscellaneous

Additional Information

This data sheet has been provided as a public service by

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