

Keeping an inventory of the items in your house can be helpful if you have an insurance claim.

Preparing a list before something happens is easier than trying to write a list from memory later. A detailed inventory can also speed up the claims process and help prove tax deductible or uninsured losses.

Tips for making your home inventory:

- ✓ Make your inventory as complete and detailed as possible. Your insurance company will ask for a detailed list of your personal property before paying your claim. Update your inventory regularly to add new items.
- ✓ List purchase dates, values, serial numbers, and brand names. Keep receipts for expensive items.
- ✓ Keep a detailed inventory of your clothing and accessories. Take pictures or videos of each room in your house. Don't forget closets, storage buildings, the attic, and the garage. Open drawers and take pictures of the contents. Label the pictures and videos with the date they were taken.
- ✓ Keep your inventory, pictures and videos, a copy of your insurance policy, and any appraisal reports in a secure place. Think about keeping a copy away from your house, such as in a safe deposit box, at work, or at the house of a friend or relative.
- ✓ Save your pictures, videos, and any documents on a computer. It's a good idea to email them to yourself and save them on your email providers servers so you can access them wherever you can log on to your email.
- ✓ Review your policy's personal property coverage limit annually, and be sure the limit is high enough to cover the items on your home inventory. Personal property coverage pays if the items in your house (such as furniture, clothing, and appliances) are damaged, destroyed, or stolen.
- ✓ Homeowners policies usually offer limited coverage on certain personal property, such as jewelry and furs. You may be able to buy more coverage for an extra premium. Tell your agent or company about any special items you have that you'd like to insure.

ITEM	PURCHASE DATE	PRICE
LIVING ROOM		
Couch		
Loveseat		
Recliner		
Coffee table		
End tables		
Lamps		
Area rugs		
Curtains/drapes		
Decorative items		
FAMILY ROOM/DEN/OFFICE		
Couch		
Loveseat		
Recliner		
Coffee table		
End tables		
Entertainment center		
Bookcases		
Books		
Desk/table		
Computer chair		
Lamps		
Area rugs		
Curtains/drapes		
Decorative items		
DINING ROOM		
Dining table		
Chairs		
China cabinet		
Buffet		
China/tableware		
Crystal/glassware		
Silverware		
Area rugs		
Decorative items		

ITEM	PURCHASE DATE	PRICE
KITCHEN/LAUNDRY ROOM		
Table		
Chairs		
Stove		
Refrigerator		
Dishwasher		
Washer		
Dryer		
Microwave		
Toaster		
Can opener		
Blender		
Mixer		
Coffee maker		
Plates/dishes		
Pots/pans		
Cutlery		
Utensils		
Glassware		
Area rugs		
Decorative items		
OTHER		
Fireplace fixtures		
Books		
Furs		
Coin collection		
Stamp collection		
Memorabilia		
Piano		
Musical instruments		
Sewing machine		
Luggage		
Holiday decorations		
Toys		
Games		

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Home Inventory Checklist

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