

Home Contents Inventory

Your insurance policy provides coverage for the contents of your home/dwelling, up to the limit you selected with your insurance agent. In the event of a covered loss, you would be expected to provide a list of all of your personal property that was damaged or stolen, along with its estimated value and age at the time of loss.

If a loss occurred today, would you be able to compile such a list? Would you trust yourself to remember every item in your home and the approximate value of each item?

If you are like most people, it would be very difficult. An accurate inventory and proof of ownership at the time of a loss can make the claim settlement process easier and faster.

Getting Started:

- Start now even if your information is incomplete. A good home inventory includes a detailed list of your possessions, including receipts, descriptions, and photos of your home contents.
 - ✓ Start with new purchases and add older items later.
 - ✓ Group your possessions into logical categories, e.g., by hobby, by room in your home, etc.
- Be specific. For example: Sony 42 inch flat panel LED television. Better yet, write down the serial number. This will ensure the item is valued correctly.
 - ✓ Keep a detailed record of antiques, jewelry, major appliances and collector's items.
 - ✓ Scan and store copies of invoices for large items purchased in case proof of ownership is needed.
- Photograph or videotape each room in your home, including inside closets, storage buildings, the attic, and the garage. Open drawers and photograph the contents. Label and date when the photographs or videos were taken.
 - ✓ Save your photographs, videotapes, and any documents on a computer. Consider keeping the items in your e-mail archives so you can access them wherever you can log onto a computer.
- Don't miss items you rarely use, such as holiday decorations, sports equipment and tools.

Kitchen

Item	Manufacturer	Date Purchased	Purchase Price
Stove			
Refrigerator			
Dishwasher			
Cabinets			
Sink disposal			
Freezer			
Freezer contents			
Table			
Chairs, stools			
Microwave			
Convection oven			
Electric grill			
Coffee maker			
Toaster			
Blender, processor			
Mixer			
Toaster oven			
Waffle iron			
Clock			
Television			
Radio			
Dishes			
Glasses			
Pots and pans			
Bowls			
Silverware			
Cooking utensils			
Cookbooks			
Pantry items, food			
Linens			
Spices			
Knickknacks			
Lamps			
Art, wall décor			
Telephone			
Computer			
Computer monitor			
Computer peripherals			
Area rugs			

Family Room/Home Office

Item	Manufacturer	Date Purchased	Purchase Price
Sofa			
Loveseat			
Chairs			
Ottoman			
Desk			
Coffee/End table(s)			
Computer			
Computer Monitor			
External hard drive			
Computer peripherals			
Laptop computer			
Fax Machine			
Scanner			
Television			
Stereo & equipment			
DVD player			
CDs, DVDs, tapes, records			
Video games & console			
Sound system			
Video recorder			
Piano, musical instruments			
Area rugs			
Curtains, blinds			
Pillows, cushions			
Art, wall décor			
Knickknacks			
Blankets			
Storage/chests			
Lamps			
Telephone			
Clock			
Bookcases			
Books			
Mirrors			
Entertainment center			
File cabinets			
Fireplace equipment			

Dining Room

Item	Manufacturer	Date Purchased	Purchase Price
Table			
Chairs			
Buffet			
China cabinet			
China			
Serving table, cart			
Serving dishes			
Crystal			
Silverware			
Tea, coffee sets			
Linens			
Liquor cabinet			
Curtains, blinds			
Art, wall decor			
Area rugs			
Lamps			
Mirrors			

Utility/Laundry/Crafts Room

Item	Manufacturer	Date Purchased	Purchase Price
Clothes washer			
Clothes dryer			
Table			
Cabinets			
Vacuum cleaner			
Cleaning tools & supplies			
Shelving units			
Iron, ironing board			
Sewing machine & supplies			
Craft supplies			
Storage containers			
Carpet shampooer			
Telephone			
Art, wall décor			
Knickknacks			
Area rugs			
Curtains, blinds			

Master Bedroom

Item	Manufacturer	Date Purchased	Purchase Price
Bed			
Mattress, box springs			
Night tables			
Sofa, loveseat			
Chairs			
Dressers			
Storage/chest			
Armoire			
Dressing table			
Bed linens, pillows			
Computer			
Computer monitor			
Computer peripherals			
Entertainment center			
Television			
Stereo			
Stereo equipment			
DVD player			
CDs, DVDs, tapes, records			
Sound system			
Telephone			
Alarm clock, radio			
Bookcases & Books			
Curtains, blinds			
Art, wall décor			
Knickknacks			
Blankets			
Lamps			
Clothing			
Dresses, skirts			
Shirts, blouses			
Sweaters			
Suits			
Jeans, casual pants			
Sporting apparel			
Belts			
Shoes, boots			
Jewelry			
Accessories			
Jewelry			

Bedroom 1

Item	Manufacturer	Date Purchased	Purchase Price
Bed			
Mattress, box springs			
Night tables			
Chairs			
Dressers			
Storage/chest			
Armoire			
Dressing table			
Bed linens, pillows			
Desk			
Computer			
Computer monitor			
Computer peripherals			
Entertainment center			
Television			
Stereo			
Stereo equipment			
DVD player			
CDs, DVDs, tapes, records			
Telephone			
Alarm clock, radio			
Bookcases & Books			
Curtains, blinds			
Art, wall décor			
Knickknacks			
Blankets			
Lamps			
Musical instruments			
Toys			
Collections			
Clothing			
Dresses, skirts			
Shirts, blouses			
Sweaters			
Suits			
Jeans, casual pants			
Sporting apparel			
Belts, accessories			
Shoes, boots			
Jewelry			

Bedroom 2

Item	Manufacturer	Date Purchased	Purchase Price
Bed			
Mattress, box springs			
Night tables			
Chairs			
Dressers			
Storage/chest			
Armoire			
Dressing table			
Bed linens, pillows			
Desk			
Computer			
Computer monitor			
Computer peripherals			
Entertainment center			
Television			
Stereo			
Stereo equipment			
DVD player			
CDs, DVDs, tapes, records			
Telephone			
Alarm clock, radio			
Bookcases & Books			
Curtains, blinds			
Art, wall décor			
Knickknacks			
Blankets			
Lamps			
Musical instruments			
Toys			
Collections			
Clothing			
Dresses, skirts			
Shirts, blouses			
Sweaters			
Suits			
Jeans, casual pants			
Sporting apparel			
Belts, accessories			
Shoes, boots			
Jewelry			

Bathroom 1

Item	Manufacturer	Date Purchased	Purchase Price
Dressing table			
Cabinets (unattached)			
Chair			
Clothes hamper			
Storage containers			
Shelves (unattached)			
Towels, linens			
Clock, radio			
Television			
Electric razor			
Curling/flat iron			
Hair dryer			
Toiletries			
Scale			
Shower curtain			
Curtains, blinds			
Area rugs			
Art/wall décor			
Lamps			

Bathroom 2

Item	Manufacturer	Date Purchased	Purchase Price
Dressing table			
Cabinets (unattached)			
Chair			
Clothes hamper			
Storage containers			
Shelves (unattached)			
Towels, linens			
Clock, radio			
Television			
Electric razor			
Curling/flat iron			
Hair dryer			
Toiletries			
Scale			
Shower curtain			
Curtains, blinds			
Area rugs			
Art/wall décor			
Lamps			

Updating Your Home Inventory

It is a good idea to update your Home Inventory list annually to include any new items that have been added to your household, and also to remove items that you no longer have. You may want to update it whenever you purchase high value items.

How to Store your Home Inventory List

- Keep a copy in a safe deposit box.
- Keep a copy in a fireproof container.
- Give a copy to a trusted family member who doesn't live in your home.
- File a copy with your insurance agent.
- Email a copy to your workplace.
- Keep an electronic version stored in your personal email so you can access it wherever you can log onto a computer.



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