

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

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

Tips for making your home inventory:

- ✓ Make your inventory as complete as possible. Your insurance company will require a detailed list of your personal property before paying your claim.
- ✓ List purchase dates, values, serial numbers, and brand names, if possible. Keep receipts for expensive items.
- ✓ Keep a detailed inventory of your clothing and accessories, including shoes and jewelry. Attach extra sheets to your inventory if you need to make longer lists.
- ✓ Take pictures and video of each room in your house. Don't forget closets, drawers, storage buildings, the attic, and the garage.
- ✓ Keep your inventory, pictures and video, a copy of your insurance policy, and any appraisal reports in a secure spot.
- ✓ Review your policy's personal property coverage limit annually, and be sure the limits are 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		
Sofa/couch		
Loveseat		
Chairs		
Coffee table		
End tables		
Lamps		
Area rugs		
Curtains/drapes		
Decorative items		
FAMILY ROOM/DEN/OFFICE		
Sofa/couch		
Loveseat		
Chairs		
Coffee table		
End tables		
Entertainment center		
Bookcases		
Books		
Desk/table		
Computer chairs		
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		
CDs		
Records		
Cameras		
Coin collection		
Stamp collection		
Memorabilia		
Piano		
Musical instruments		
Sewing machine		
Luggage		
Holiday decorations		
Toys		
Games		

cb086.0517

Home Inventory Checklist



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Updated June 2017

