

Inventory

In the case of a loss, it is helpful to have a written inventory that includes photographs or video of your possessions. The inventory should include original receipts for purchases as proof of losses when filing a claim. Make a photocopy of the inventory and keep the original in a safe place outside your home. Creating an electronic copy of your inventory list, receipts, and pictures is also recommended.

When creating your inventory list, make sure you are accurate and specific. The more detailed notes you take, the easier your claims process will be. For example, record serial numbers, brand names, or model numbers. Take pictures of not just your large furniture items, but all your kitchen gadgets as well. Make sure you update your list yearly.

Record Items of special value

Some items are covered under homeowner policies on a limited basis. Find out which items are limited on your insurance policy. Itemize these types of possessions and their value. Check with your agent or insurance company to see whether these items are covered under your policy limits or need to be scheduled separately.

Items Usually Limited	Value	Policy Limit
Jewelry, furs		
Fine art		
Antiques, heirlooms		
Silverware		
China/crystal		
Hobby items, tools, special collections		
Firearms, sporting equipment		

Record other household items

Living Room	Year Purchased	Cost	Receipt attached?
Table			
Sofas			
Chairs			
Tables, stands			
Lamps			
Bookcase, shelves			
Draperies, rugs			
Television			
Stereo, VCR, DVD, etc.			
Decorations			
Woodstove, etc.			

Dining Room	Year Purchased	Cost	Receipt attached?
Table			
Chairs			
Lamps			
China hutch, etc.			
Sideboard			
Stands			
Draperies			
Rugs			
Linens			
Decorations			
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Library/ Den/Study	Year Purchased	Cost	Receipt attached?
Desk			
Chairs			
Tables			
Draperies			
Rugs			
Cabinets			
Computers			
Television			
Stereo, VCR, DVD, etc.			
Office Equipment			
Valuable books			
Decorations			

Bedrooms (List for each bedroom)	Year Purchased	Cost	Receipt attached?
Beds			
Bedding			
Dressers			
Clothes			
Tables			
Chairs			
Lamps			
Rugs			
Draperies			
Decorations			

Television
Stereo, VCR, DVD, etc.
Computers
Children's Toys
Baby Furniture

Hallways	Year Purchased	Cost	Receipt attached?
Rugs			
Stands			
Storage Closets			
Decorations			
Lighting Fixtures			

Kitchen/Pantry	Year Purchased	Cost	Receipt attached?
Tables			
Chairs			
Stands			
Draperies			
Lighting Fixtures			
Cupboards/cabinets			
Dishware			
Kitchen tools, utensils			
Pots and pans			
Glassware, silverware			
Linens			
Miscellaneous stored items			
Appliances:			
Oven/Stove			
Microwave			
Food Processor, Mixer, Etc.			
Dishwasher			
Vacuum Cleaner			
Refrigerator			
Freezer			
Washer/Dryer			

Bathrooms (List for each bathroom)	Year Purchased	Cost	Receipt attached?
Fixtures			
Shower			
Tub			
Sink			
Commode			
Lighting			
Curtains			
Rugs			
Linens			
Appliances (hair dryer, etc.)			
Accessories			
Decorations			

Shed/Garage/Basement	Year Purchased	Cost	Receipt attached?
Furnace			
Water heater			
Water pump			
Tools			
Sporting equipment			
Building supplies			
Storm windows			
Screens			
Holiday decorations			
Miscellaneous stored items			

Porch/Patio/Deck/Lawn	Year Purchased	Cost	Receipt attached?
Outdoor furniture			
lighting			
Barbecue			
Play equipment			
Miscellaneous stored items			

