

My Home Inventory

Name: _____ Date: _____

From



A home inventory serves two main purposes:

- To help you estimate the value and replacement cost of your possessions in order to ensure that you have **sufficient coverage** under your homeowners or renters insurance policy; and
- To create a record of what you have **in case disaster strikes** and you need to provide your insurance company with a comprehensive list of what needs to be replaced.

A proper home inventory will create a record of what you own and what it's worth. To perform an exhaustive home inventory, you should:

- 1. Make a list.** Go through each room in your house and list every piece of furniture, every appliance and every item. Include art on your walls, lamps, curtains or blinds on the windows, dishes and silverware, even the number of CDs, DVDs and videos you own. For clothes, count the number of shirts, pants, dresses, pairs of shoes, etc. Cover your attic and/or basement. Make sure to include the tools, equipment and other items in a garage or shed. For as many items as possible, list model names, serial numbers, purchase dates and prices. For the purpose of determining if you have adequate insurance coverage, you may want to figure out what it would cost to replace your possessions, at least for furniture, appliances and other items. You want your inventory to be as complete as possible – imagine how might you spend replace all these items without being reimbursed by your insurance. **Use the attached home inventory forms to help go through your house and make your list.**
- 2. Take video or photos.** Videotape or take photos of all the rooms in your house in order to document what you have. Record each room from different angles. Videotape or photograph the contents of closets, drawers and cabinets as well. Put the date on the videotape label or on the backs of the photos if it's not automatically recorded.
- 3. Safeguard your inventory.** Place your list and your video or photos in a safe deposit box at a bank, in a fireproof and waterproof container in your home, or have a family member or friend hold on to them.
- 4. Update once a year.** It's important that your list be kept up to date. Once you make an initial list, it won't be hard to update.

For a version of the home inventory form you can download to fill out on your computer, and for more tips and information about homeowners insurance, visit us on the web at www.pruittkeener.com or call 704-759-1300.

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	Description / Brand / Model / Serial Number	Year of Purchase	Original Cost	Replacement Cost
KITCHEN				
Refrigerator				
Oven / Range				
Microwave				
Sink				
Dishwasher				
Coffee maker				
Toaster				
Cabinets				
Pots / Pans				
Glasses / cups				
Silverware				
Plates/bowls/dishes				
Cooking utensils / bowls / etc.				
Kitchen Table				
Kitchen chairs/stools				
Artwork / décor				
Telephone				
Rugs				
Lights /lamps				
Curtains / Blinds				
Other items in my kitchen				
DINING				
Dining table				
Dining chairs				
Sideboard / hutch				
China Cabinet				
Silver				
China				
Tablecloths / linens				
Artwork / décor				
Rugs				
Lights / Lamps				
Curtain / blinds				
Other items in my dining room				

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	Description / Brand / Model / Serial Number	Year purchased	Original Cost	Replacement Cost
LIVING ROOM				
Television				
VCR				
DVD				
Stereo Component 1				
Stereo Component 2				
Stereo Component 3				
Speakers				
Sofa 1				
Sofa 2				
Chair 1				
Chair 2				
Ottoman				
Coffee table				
Side / other tables				
Bookshelf				
Books				
CDs/Tapes/albums				
Videotapes / DVDs				
Artwork / décor				
Telephone				
Rugs				
Lights / lamps				
Curtains / blinds				
Other items in my living/family room				
BATHROOMS				
	How many bathrooms are in your house? Full:		Half:	
Bathroom appliances				
Towels				
Grooming gear				
Rugs				
Artwork / décor				
Lights/lamps				
Curtains / blinds				
Other items in my bathrooms				

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	Description / Brand / Model / Serial Number	Year purchased	Original Cost	Replacement Cost
LAUNDRY				
Washer				
Dryer				
Iron / ironing board				
Other items in my laundry area				
BEDROOM 1	Who's bedroom is this?			
Bed				
Nightstand(s)				
Dresser(s)				
Chair(s)				
Clock/alarm/radio				
Stereo				
Computer				
Television				
Telephone				
Clothes:				
-Shirts/blouses	How many?			
-Pants	How many?			
-Suits	How many?			
-Dresses	How many?			
-Sweaters	How many?			
-Coats/jackets	How many?			
-Shoes	How many?			
-Other				
Rugs				
Artwork/décor				
Lights/lamps				
Curtains/blinds				
Other items in bedroom 1				

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	Description / Brand / Model / Serial Number	Year purchased	Original Cost	Replacement Cost
BEDROOM 2	Who's bedroom is this?			
Bed				
Nightstand(s)				
Dresser(s)				
Chair(s)				
Clock/alarm/radio				
Stereo				
Computer				
Television				
Telephone				
Clothes:				
-Shirts/blouses	How many?			
-Pants	How many?			
-Suits	How many?			
-Dresses	How many?			
-Sweaters	How many?			
-Coats/jackets	How many?			
-Shoes	How many?			
-Other				
Rugs				
Artwork/décor				
Lights/lamps				
Curtains/blinds				
Other items in bedroom 1				
BEDROOM 3	Who's bedroom is this?			
Bed				
Nightstand(s)				
Dresser(s)				
Chair(s)				
Clock/alarm/radio				
Stereo				
Computer				
Television				
Telephone				

	Description / Brand / Model / Serial Number	Year purchased	Original Cost	Replacement Cost
Clothes:				
-Shirts/blouses	How many?			
-Pants	How many?			
-Suits	How many?			
-Dresses	How many?			
-Sweaters	How many?			
-Coats/jackets	How many?			
-Shoes	How many?			
-Other				
Rugs				
Artwork/décor				
Lights/lamps				
Curtains/blinds				
Other items in bedroom 1				
BEDROOM 4	Who's bedroom is this?			
Bed				
Nightstand(s)				
Dresser(s)				
Chair(s)				
Clock/alarm/radio				
Stereo				
Computer				
Television				
Telephone				
Clothes:				
-Shirts/blouses	How many?			
-Pants	How many?			
-Suits	How many?			
-Dresses	How many?			
-Sweaters	How many?			
-Coats/jackets	How many?			
-Shoes	How many?			
-Other				
Rugs				
Artwork/décor				
Lights/lamps				
Curtains/blinds				
Other items in bedroom 1				
BEDROOM 5	Who's bedroom is this?			
Bed				
Nightstand(s)				
Dresser(s)				
Chair(s)				
Clock/alarm/radio				
Stereo				

	Description / Brand / Model / Serial Number	Year purchased	Original Cost	Replacement Cost
Computer				
Television				
Telephone				
Clothes:				
-Shirts/blouses	How many?			
-Pants	How many?			
-Suits	How many?			
-Dresses	How many?			
-Sweaters	How many?			
-Coats/jackets	How many?			
-Shoes	How many?			
-Other				
Rugs				
Artwork/décor				
Lights/lamps				
Curtains/blinds				
Other items in bedroom 1				
HOME OFFICE				
Computer				
Monitor/speakers				
Modem				
Printer				
Fax/copier/scanner				
Desk				
Chair(s)				
File Cabinet				
Bookshelf				
Books				
Rugs				
Artwork/décor				
Lights/lamps				
Curtains/blinds				
Other items in my home office				
GARAGE / BASEMENT / ATTIC / STORAGE				
Bicycles				
Lawn Mower				
Yard/garden tools				
Weed trimmer				
Hand tools				
Ladder				
Luggage				
Power Tools	List:			

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Please note this is only a tool. This is designed only to help you easily create and maintain an up-to-date inventory of the items in your home. Knowing what you own, how much it's worth and being able to offer proof of possession is crucial when filing an insurance claim or police report. A Home Inventory keeps track of this information and also serves as a record keeper for important information such as warranties, repair histories, and copies of owner's manuals for your items.