Palmer Salmon Insuarnce Ltd. Personal Household Inventory Form



Why you should complete a household inventory:

Years of experience has taught our claims representatives that it can be difficult for our customers to remember what possessions they have and an approximate value of each item when they suffer a loss, due to fire, theft or other unfortunate event. Completing this inventory will also help you and your broker to determine whether or not your policy provides adequate coverage for all of your belongings.

Although we at Royal & SunAlliance hope you never experience such a loss, we urge you to prepare for the possibility.

Tips for completing this household inventory:

It is best to bring this inventory form with you, moving methodically from room to room in your home. It may be helpful to bring a camera, video camera or audiocassette recorder along to assist in capturing the details of your items.

Be sure to include serial numbers if applicable and consider engraving unmarked items with your driver's license number to help the police identify your property if it is recovered after a theft.

Remember to include items stored in closets, cabinets, drawers, attic, shed or garage and the exterior of your home. Most policies limit the amount of reimbursement for theft of valuable items such as:

- Jewellery
- Artwork
- Furs
- Coins
- Silverware
- Guns

If you have particularly valuable items in any category where limits of insurance apply, you may need to purchase additional coverage.

Next, review your list and determine the cost of each item. This may be easier if you have some store catalogues handy, or visit an online shopping site. Calculate total replacement costs for each room – this will assist you in the claims process if an event occurs causing damage to an isolated area of your home. Finally, calculate the grand total of all your rooms. This grand total will help you determine whether or not you have sufficient coverage in the event of a catastrophic loss.

What to do when you have completed the household inventory:

Since you have invested your time and effort in completing this inventory, it would be really unfortunate if it too were lost in a fire. For this reason, it should be safely stored in a safety deposit box, with a trusted friend or relative, or even in your desk at work.

Remember to update this inventory periodically. We suggest that you update and revise your inventory just before you renew your insurance policy each year.

You may also want to make photocopies of important documents and store these copies with this inventory. Categories and examples of documents you should copy are:

- Home Escrow, title, deed, insurance policy, lease
- Personal Birth certificates, medical history, passports, insurance certificates, credit card numbers, will
- Automobile Certificates of ownership, finance contracts, registration, insurance policy, driver's license
- Finance Bank account numbers, CD's stocks, bonds
- Tax Copies of tax returns for the past 5 years, appropriate receipts and cancelled cheques

Living Room

Living Room					
Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
TI.					P=Purchase
Floor					R
Coverings					P
Window					R
Coverings					P
Light Fixtures					R
G 1					P
Couch					R
CI :					P
Chairs					R
Coffee Tables					P R
Coffee Tables					P
End Tables					R
End Tables					P
Lamma					R
Lamps					P
TV					R
1 V					P
VCR					R
VCK					P
Stereo					R
Stereo					P
CDs / Cassettes					R
CDs / Casselles					P
Video Tapes					R
video Tapes					P
Chests					R
Chesis					P
Bookshelves					R
DOOKSHCIVES					P
Books					R
DOOKS					P
Fireplace					R
Fixtures					P
Desk					R
Desk					P
Clocks					R
2 - 2 - 2 - 2					P
Mirrors					R
					P
Pictures					R
					P
Artwork					R
					P
Other Room					R
Accessories					P
					R
					P
					R
					P
					R
					P
					R
					P
				Room Total	\$
Dining Room	·				

Dining Room

Dining Room					
Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
					P=Purchase
Floor					R

Coverings			P
		+	R
Window			R P
Coverings			
Light Fixtures			R
			P
Dining Room			R
Table			P
Dining Room			R
Dining Room Chairs			P
China Cabinet			R
			P
China			R
Cimia			P
Silverware		<u> </u>	R
Silverware			P
Ct-1		+	R
Crystal			
			P
Tablecloths			R
			P
Artwork			R
			P
Liquor Cabinet			R
			P
Liquor (wine)			R
1 ()			P
Artwork			R
THEWOIR			P
Other Room		<u> </u>	R
Accessories			P
Accessories		+	R
			P
		_	
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
			Г
			R
			P
	1	Room Total	\$

Family Room / Den

Family Room	Den				
Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
Floor					R
Coverings					P
Window					R
Coverings					P
Light Fixtures					R
Light Pixtures					P
Couch					R
Couch					P
CI :					R
Chairs					
G 20 T 11					P
Coffee Tables					R
					P
End Tables					R
					P
Lamps					R
					P
Bookshelves					R
					P
Books					R
					P
TV					R
					P
VCR					R
VCIC					P
Stereo					R
Siereo					P
CDs / Cossettes					R
CDs / Cassettes					P P
x 7° 1					R
Videos					
7771 0					P
Video Games					R
					P
Desk					R
					P
Toys / Games					R
					P
Pool Table					R
					P
Other Room					R
Accessories					P
					R
					P
					R
					P
					R
					P
					R
					P
					R
					P
					R
					P
	1				R
	1			Room Total	P \$
				I Room Lotal	1.3

Hall / Foyer

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
					P=Purchase
Floor					R
Coverings					P

Window			R
Coverings			P
Light Fixtures			R
			P
Credenza			R
			P
Bench			R
			P
Tables			R
			P
Lamps			R
			P
Answering			R
Machine			P
Art			R
			P
Other			R
Accessories			P
			R
			P
			R
			P
			R
			P
		Room Total	\$

Bathrooms - Total of all Bathrooms in Home

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
					P=Purchase
Window					R
Coverings					P
Light Fixtures					R
					P
Medicine					R
Cabinet					P
Medicine /					R
Toiletries					P
Towels /					R
Linens					P
Scale					R
					P
Small					R
Appliances					P
Room					R
Accessories					P
					R
					P
					R
					P
					R
					P
				Room Total	\$

Kitchen

Kitchch					
Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
			_		P=Purchase
Floor					R
Coverings					P
Window					R
Coverings					P
Light Fixtures					R
					P
Table / Chairs					R

		P	
Counter Stools		R	
		P	
Fridge		R	
111480		P	
Stove		R	
Stove			
		P	
Dishwasher		R	
		P	
Microwave		R	
		P	
Freezer		R	
ricezei		P	
~ ~ ~			
Coffeemaker		R	
		P	
Food Processor		R	
		P	
Toaster Oven		R	
Toasier Oven		P	
G 1			
Garbage		R	
Disposal		P	
Other Small		R	
Appliances		P	
Pots & Pans		R	
1005 & 1 ans		P	
D.			
Dinnerware		R	
		P	
Cutlery		R	
		P	
Other Utensils		R	
		P	
Artwork		R	
Altwork			
		P	
Cookbooks		R	
		P	
Other Room		R	
Accessories		P	
,		R	
		P	
		R	
		P	
		R	
		P	
		R	
		P	
		R	
		P	
	Roo	om Total \$	

Garage / Basement / Attic

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
Floor					R
Coverings					P
Window					R
Coverings					P
Light Fixtures					R
					P
Washing					R
Machine					P
Dryer					R
					P
Lawnmower					R
					P

Snowblower		R
Vacuum		P R
Vacuum		P
Workbench		R
D T 1		P
Power Tools		R P
Other Tools		R
		P
Garden Tools		R
Lawn Furniture		P R
Lawn Furniture		P
BBQ		R
		P
Exercise		R
Machines Bicycles		P R
Dicycles		P
Sports		R
Equipment		P
Luggage		R P
Sewing		R
Machine		P
		R
		P R
		P
		R
		P
		R P
		R
		P
		R
		P
		R P
		R
		P
Redroom One	Room Total	\$

Bedroom One

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
Floor					R
Coverings					P
Window					R
Coverings					P
Light Fixtures					R
					P
Bed					R
					P
Mattress					R
					P
Bed Clothes					R
					P
Pillows					R
					P
Dressers					R
					P
Armoire					R

				T	
					P
Night Tables					R P
Desk					R P
Shelves					R P
Contents of Shelves					R P
Artwork					R
Lamps					P R
Radio					P R
Chairs					P R
Telephone					P R
Blanket Box /					P R
Contents Cosmetics /					P R
Perfume					P
Other Room Accessories					R P
					R
				Room Total	P \$
Bedroom Two					
Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
Floor Coverings					R P
Window Coverings					R P
Light Fixtures					R P
Bed					R P
Mattress					R
Bed Clothes					P R
Pillows					P R
Dressers					P R
Armoire					P R
Night Tables					P R
Desk					P R
Desk					R P

Shelves			R
			P
Contents of			R
Shelves			P
Artwork			R
			P
Lamps			R
			P
Radio			R
			P
Chairs			R
			P
Telephone			R
			P
Blanket Box /			R
Contents			P
Cosmetics /			R
Perfume			P
Other Room			R
Accessories			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
		Room Total	\$
Bedroom Three			

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
			•	•	P=Purchase
Floor					R
Coverings					P
Window					R
Coverings					P
Light Fixtures					R
					P
Bed					R
					P
Mattress					R
					P
Bed Clothes					R
					P
Pillows					R
					P
Dressers					R
					P
Armoire					R
					P
Night Tables					R
					P
Desk					R
					P
Shelves					R
					P
Contents of					R
Shelves	1				P
Artwork					R

			P
Lamps			R
-			P
Radio			R
			P
Telephone			R
			P
Blanket Box /			R
Contents			P
Cosmetics /			R
Perfume			P
Other Room			R
Accessories			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
D. 1 E		Room Total	\$

Bedroom Four

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
Floor					R
Coverings					P
Window					R
Coverings					P
Light Fixtures					R
C					P
Bed					R
					P
Mattress					R
					P
Bed Clothes					R
					P
Pillows					R
					P
Dressers					R
					P
Armoire					R
					P
Night Tables					R
_					P
Desk					R
					P
Shelves					R
					P
Contents of					R
Shelves					P
Artwork					R
					P
Lamps					R
					P
Radio					R
					P

Chairs			R
			P
Telephone			R
			P
Blanket Box /			R
Contents			P
Cosmetics /			R
Perfume			P
Other Room			R
Accessories			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
		Room Total	\$

Clothing

Clothing Item	Person One	Person Two	Person Three	Person Four	Total
Coats	\$	\$	\$	\$	\$
Jackets	\$	\$	\$	\$	\$
Sweaters	\$	\$	\$	\$	\$
Dress Shirts	\$	\$	\$	\$	\$
Blouses	\$	\$	\$	\$	\$
Dresses	\$	\$	\$	\$	\$
Skirts	\$	\$	\$	\$	\$
Dress Pants	\$	\$	\$	\$	\$
Casual Pants	\$	\$	\$	\$	<u> </u>
Jeans	\$	\$	\$	\$	\$
Casual Shirts	\$	\$	\$	\$	\$
Shorts	\$	\$	\$	\$	\$
Suits	\$	\$	\$	\$	\$
Ties / Scarves	\$	\$	\$	\$	\$
Undergarments	\$	\$	\$	\$	\$
Shoes	\$	\$	\$	\$	\$
Boots	\$	\$	\$	\$	\$
Raingear	\$	\$	\$	\$	\$
Swimwear	\$	\$	\$	\$	\$
Jewellery	\$	\$	\$	\$	\$
Watches	\$	\$	\$	\$	\$
Hats	\$	\$	\$	\$	\$
Gloves	\$	\$	\$	\$	\$
Belts	\$	\$	\$	\$	\$
Accessories	\$	\$	\$	\$	\$
Wedding Dress	\$	\$	\$	\$	\$
Formal Attire	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$

\$	\$ \$	\$	\$
\$	\$ \$	\$	\$
\$	\$ \$	\$	\$
		Clothing Total	\$

Comments:	

Otl	1er	R	oms	

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
E1					
Floor					R
Coverings					P
Window					R
Coverings					P
Light Fixtures					R
					P
					R
					P
					R
					P
					R
					P
				Room Total	\$

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
Floor					R
Coverings					P
Window					R
Coverings					P
Light Fixtures					R
					P
					R
					P
					R
					P
					R
					P
				Room Total	\$

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
					P=Purchase
Floor					R
Coverings					P
Window					R
Coverings					P
Light Fixtures					R
					P
					R
					P
					R
					P
					R
					P
					R
					P
					R
					P
				Room Total	\$

Comments / Total of All Other Rooms				

Miscellaneous Items

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
					P=Purchase
Hobby					R
Supplies					P
Cameras					R

			P
Collections			R
			P
Furs			R
			P
Fax Machine			R
			P
Toy Box / Toys			R
, ,			P
Musical			R
Instruments			P
Computer			R
•			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
		Miscellaneous Total	\$

Grand Total Calculation

Grand Total Calculation			
Room	Value		
Living Room	\$		
Dining Room	\$		
Family Room / Den	\$		
Hall / Foyer	\$		
Bathrooms	\$		
Kitchen	\$		
Garage / Basement / Attic	\$		
Bedroom One	\$		
Bedroom Two	\$		
Bedroom Three	\$		
Bedroom Four	\$		
Clothing	\$		
Other Rooms	\$		
Miscellaneous Items	\$		
Grand Total	\$		

Name	
Address	
Policy Number	
Date Completed	
Broker Name	
Broker Telephone Number	

Please keep this inventory record in a safe location and update it periodically. If you are concerned that you may not have sufficient coverage to protect all of your belongings, talk to your insurance broker.