

Personal Property Inventory Form



Name: _____
Address: _____
Broker Name: _____
Broker Telephone No.: _____

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 or video camera along to assist in capturing the details of your items.

Be sure to include descriptions and serial numbers if applicable. Keep receipts for major purchases. These usually provide the name of the manufacturer, model, serial number, etc. 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
- Furs
- Coins

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 the total replacement cost 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, bonds
- Tax – Copies of tax returns for the past 5 years, appropriate receipts and cancelled cheques.

INSURANCE POLICIES

Type of Insurance	Amount of Insurance	Policy Number	Expiry Date

LIVING ROOM						
Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Armchairs and Chairs						
Books*						
Bookshelves						
Carpets and Rugs						
Chests						
Clocks						
Closet Contents*						
Coffee Tables						
Curtains/Drapes/Blinds						
Desk						
DVD Player						
DVD's*						
End Tables						
Entertainment Units						
Fireplace Fixtures						
Lamps						
Mantelpiece Ornaments						
Mirrors						
Musical Instruments*						
Paintings, Artworks, etc.*						
Radio						
Records/Cassettes/CD's*						
Sofas/Couches						
Stereo/CD Player						
Telephone						
Television						
VCR Player						
Video Tapes*						
Other Room Accessories						
					TOTAL	\$
						\$

* To list in detail, refer to the DETAILED ITEMS listing

** Replacement Cost Insurance is the most common basis of insurance today. With this extension of coverage, your loss will be paid on the basis of repairing or replacing the item, with no deduction for depreciation. Talk to your insurance broker for more information.

FAMILY ROOM						
Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Armchairs and Chairs						
Books*						
Bookshelves						
Carpets and Rugs						
Chests						
Clocks						
Closet Contents*						
Coffee Tables						
Curtains/Drapes/Blinds						
Desk						
DVD Player						
DVD's*						
End Tables						
Entertainment Units						
Fireplace Fixtures						
Lamps						
Mantelpiece Ornaments						
Mirrors						
Musical Instruments*						
Paintings, Artworks, etc.*						
Radio						
Records/Cassettes/CD's*						
Sofas/Couches						
Stereo/CD Player						
Sundries						
Telephone						
Television						
Toys/Games*						
VCR Player						
Video Games* (e.g. Playstation, Xbox, etc.)						
Video Tapes*						
Other Room Accessories						
TOTAL					\$	\$

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ENTRANCE HALL / FOYER / PASSAGES

Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Bench						
Carpets and Rugs						
Chairs						
Cleaning Appliance (e.g. Vacuum Cleaner)						
Clocks						
Closet Contents*						
Credenza						
Cupboard Contents*						
Curtains/Drapes/Blinds						
Lamps						
Light Fixtures						
Mirrors						
Paintings, Artworks, etc.*						
Tables						
TOTAL					\$	\$

DEN / HOME OFFICE / LIBRARY / SUNROOM

Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Answering Machine						
Books*						
Bookshelves						
Carpets and Rugs						
Chairs						
Clocks						
Closet Contents*						
Computer/Printers*						
Curtains/Drapes/Blinds						
Desks						
Fax Machine						
File Cabinets						
Lamps						
Paintings, Artworks, etc.*						
Scanner						
Telephone						
TOTAL					\$	\$

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KITCHEN						
Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Cabinets and Contents*						
Chairs						
Cleaning Appliances* (e.g. Vacuum Cleaner)						
Clocks						
Coffee Maker						
Cookbooks*						
Counter Stools						
Cupboard/Pantry Contents*						
Curtains/Drapes/Blinds						
Cutlery						
Dinner Ware/Dishes						
Floor Covering						
Food						
Food Processor						
Freezer						
Fridge						
Garbage Disposal						
Microwave Oven						
Other Utensils						
Paintings, Artworks, etc.*						
Pots and Pans						
Pull-out Dishwasher						
Radio						
Shelves						
Small Appliances* (e.g. Blender, Electric Kettle, etc.)						
Stove						
Tables						
Telephone						
Television						
Toaster Oven						
					TOTAL \$	\$

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MASTER BEDROOM						
Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Air Conditioner						
Armchairs and Chairs						
Armoire						
Bedding						
Beds						
Books*						
Bookshelves						
Bureaus and Contents*						
Carpets and Rugs						
Clocks						
Closet Contents***						
Computers/Printers*						
Cosmetics/Perfume*						
Curtains/Drapes/Blinds						
Desk						
Dresser						
DVD Player						
DVD's*						
Entertainment Units						
Fan						
Lamps						
Mattresses and Box Springs						
Mirrors						
Night Tables						
Paintings, Artworks, etc.*						
Pillows						
Radio						
Records/Cassettes/CD's*						
Telephone						
Television						
Television Stand						
Video Player						
Video Tapes*						
Wardrobe						
Vanity						
Other Room Accessories						
TOTAL					\$	\$

* To list in detail, refer to the DETAILED ITEMS listing

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*** To list in detail, refer to the CLOTHING listing.

BEDROOM NO. 2

Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Armchairs and Chairs						
Armoire						
Bedding						
Beds						
Books*						
Bookshelves						
Bureaus and Contents*						
Carpets and Rugs						
Clocks						
Closet Contents***						
Computers/Printers*						
Cosmetics/Perfume*						
Curtains/Drapes/Blinds						
Desk						
Dresser						
DVD Player						
DVD's*						
Fan						
Lamps						
Mattresses and Box Springs						
Mirrors						
Night Tables						
Paintings, Artworks, etc.*						
Pillows						
Radio						
Records/Cassettes/CD's*						
Telephone						
Television						
Television Stand						
Video Player						
Video Tapes*						
Other Room Accessories						
TOTAL					\$	\$

* To list in detail, refer to the DETAILED ITEMS listing

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BEDROOM NO. 3

Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Armchairs and Chairs						
Armoire						
Bedding						
Beds						
Books*						
Bookshelves						
Bureaus and Contents*						
Carpets and Rugs						
Clocks						
Closet Contents***						
Computers/Printers*						
Cosmetics/Perfume*						
Curtains/Drapes/Blinds						
Desk						
Dresser						
DVD Player						
DVD's*						
Fan						
Lamps						
Mattresses and Box Springs						
Mirrors						
Night Tables						
Paintings, Artworks, etc.*						
Pillows						
Radio						
Records/Cassettes/CD's*						
Telephone						
Television						
Television Stand						
Video Player						
Video Tapes*						
Other Room Accessories						
TOTAL					\$	\$

* To list in detail, refer to the DETAILED ITEMS listing

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BEDROOM NO. 4

Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Armchairs and Chairs						
Armoire						
Bedding						
Beds						
Books*						
Bookshelves						
Bureaus and Contents*						
Carpets and Rugs						
Clocks						
Closet Contents***						
Computers/Printers*						
Cosmetics/Perfume*						
Curtains/Drapes/Blinds						
Desk						
Dresser						
DVD Player						
DVD's*						
Fan						
Lamps						
Mattresses and Box Springs						
Mirrors						
Night Tables						
Paintings, Artworks, etc.*						
Pillows						
Radio						
Records/Cassettes/CD's*						
Telephone						
Television						
Television Stand						
Video Player						
Video Tapes*						
Other Room Accessories						
TOTAL					\$	\$

* To list in detail, refer to the DETAILED ITEMS listing

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*** To list in detail, refer to the CLOTHING listing.

BASEMENT / ATTIC / SHED / GARAGE (cont'd.)

Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Automobile Accessories						
BBQ						
Bicycles						
Camping Equipment*						
Carpets and Rugs						
Bookshelves						
Cleaning Appliance* (e.g. Vacuum Cleaner)						
Curtains/Drapes/Blinds						
Dehumidifier						
Dryer						
Food						
Freezer						
Fuel						
Gardening Tools*						
Heating Equipment						
Holiday Decorations* (e.g. Christmas, Halloween, etc.)						
Irons						
Ironing Board						
Lamps						
Lawn Furniture						
Lawnmower						
Liquor (Wine)*						
Liquor Cabinet/Rack						
Luggage/Suitcases						
Mirrors						
Other Washing Equipment						
Pools/Snooker Table						
Power Tools*						
Sewing Machine						
Shelves						
Snowplow						
Spin Dryer						
Sports Equipment*						
Stored Property*						
Supplies						
Tools*						
Toys/Games*						
Trunks and Contents*						
Washing Machine						
Work-bench						
					TOTAL	\$
						\$

* To list in detail, refer to the DETAILED ITEMS listing

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BASEMENT / ATTIC / SHED / GARAGE

Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Other Equipment						
Other Stored Property						
Other Tools						
TOTAL					\$	\$

* To list in detail, refer to the DETAILED ITEMS listing
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BATHROOMS – TOTAL OF ALL BATHROOMS IN YOUR HOME

Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Appliances* (e.g. Hair Dryers, Electric Shavers, etc.)						
Bathroom Scales						
Cabinets and Contents*						
Carpets and Rugs						
Clocks						
Closet Contents*						
Curtains/Drapes/Blinds						
Light Fixtures						
Linen/Towels						
Mirrors						
Paintings, Artwork, etc.*						
Radios						
Shelves						
Sundries						
Toiletries						
Cosmetics/Perfume*						
Other Accessories						
TOTAL					\$	\$

MISCELLANEOUS* - ITEMS YOU MIGHT WANT TO INSURE SEPARATELY

Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Antiques						
Bicycles						
Cellular Phones						
Cinema and Photographic Equipment						
Collections (e.g. Coin, Stamp)						
Firearms						
Furs						
Hobby Equipment						
Jewellery						
Musical Instruments						
Personal Computers and Laptops						
Silverware						
Sport Equipment						
Works of Art (including property inherited)						
TOTAL					\$	\$

* To list in detail, refer to the DETAILED ITEMS listing

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DETAILED ITEMS					
Item	No. of Items	Description	Model/Serial No.	Purchase Price	**Replacement Cost
TOTAL				\$	\$

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SUMMARY

Date of initial inventory _____

Revised _____

	Purchase Cost	**Replacement Cost
LIVING ROOM		
DINING ROOM		
FAMILY ROOM		
ENTRANCE HALL / FOYER / PASSAGES		
DEN / HOME OFFICE / LIBRARY / SUNROOM		
KITCHEN		
MASTER BEDROOM		
BEDROOM NO. 2		
BEDROOM NO. 3		
BEDROOM NO. 4		
BATHROOM		
BASEMENT / ATTIC / SHED / GARAGE		
MISCELLANEOUS		
CLOTHING		
TOTAL		

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INSURANCE COVERAGES

	Current amount of insurance	Required amount of insurance
Dwelling		
Personal Property		
Additional Living Expense		
Personal Liability		
Voluntary Medical Payments		
Other Coverages		
TOTAL		

If you are concerned that you may not have sufficient coverage to protect all your belongings, contact your insurance broker.