

Homeowners Inventory Chart

The information you place in your home inventory file can make insurance claim settlements faster and easier. You should have a record of your property in order to help make an accurate insurance claim. The inventory may also help you in determining whether you may need personal property limits higher than already specified in your policy.

In taking an inventory of your home, you should include everything except vehicles, animals and items that are insured under other policies. This inventory should be kept in a safe location outside of your home (e.g. at work, at a relative's house or in a safe deposit box). It would be helpful if you made a copy of this file and other important documents and placed the originals in safe keeping.

Home Inventory Tips:

- List every item of value in your house.
- Include the serial numbers of all items that have them.
- Continuously update your Home Inventory as you acquire new items.
- Keep all receipts along with a description of the items.

Photo Tips:

- Use a color or video camera if possible.
- Take both wide-angle and close-up shots.
- Have a family member in all pictures to help verify ownership.
- Make sure videotapes, slides and pictures are dated.
- To demonstrate quantity of clothing, open closet doors.
- Take pictures of open drawers to show contents.
- When taking pictures of a shiny or reflective surface, hold camera at a 45 degree angle.

Determining ownership and the value of stolen property is difficult after the loss, simply because there is nothing to view. One or more of the following may help verify the facts:

- Receipts, purchase orders or invoices
- Cancelled checks
- Charge account records
- Credit card slips
- Chattel mortgages
- Registration (i.e. guns, boats, etc.)
- Customs declarations
- Warranties and guarantees
- Instruction manuals
- Tax records
- Bills of lading and shipping receipts

Hopefully, the need for this inventory will never arise. However, if you do experience a loss, you should feel better knowing that you are prepared by having a Home Inventory ready and easily accessible.

How to Reach Us

For insurance related matters, you can reach the West Virginia Insurance Commission Consumer Services Division at:

888-TRY-WVIC (888-879-9842)	Toll free inside West Virginia
304-558-3386	Outside of West Virginia
800-435-7381	TDD
304-558-4965	Fax

You can find additional information, including our complaint form, on the West Virginia Insurance Commission Web site at www.wvinsurance.gov.

The address for the West Virginia Insurance Commission, Consumer Services Division is:

Consumer Services Division
West Virginia Insurance Commission
1124 Smith Street
P.O. Box 50540
Charleston, WV 25305-0540

Musical Instruments

No. Items	Articles	Year Obtained	Original Cost	Estimate of Present Value	Notes
	Piano				
	Other Musical Equipment: (List)				

Totals

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Silverware

No. Items	Articles	Year Obtained	Original Cost	Estimate of Present Value
	Knives, Forks, Spoons			
	Silver Hollow Ware			
	Service Sets			
	Other Silver Flatware: (List)			

Totals

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China and Glassware

No. Items	Articles	Year Obtained	Original Cost	Estimate of Present Value
	Chinaware: (List)			
	Glassware: (List)			

Totals

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Recreation or Family Room

No. Items	Articles	Year Obtained	Original Cost	Estimate of Present Value	Notes
	Audio and Video Media and Equipment (List)				
	Bar and Equipment				
	Bric-a-Brac				
	Card Tables				
	Chairs				
	Curtains and Shades				
	Electrical Equipment				
	Fireplace Fixtures				
	Floor Coverings				
	Lamps				
	Pictures				
	Rugs and Carpets				
	Couches				
	Tables				
	Television Set				
	Other: (List)				

Totals

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Library, Den or Study

No. Items	Articles	Year Obtained	Original Cost	Estimate of Present Value	Notes
	Bric-a-Brac				
	Bookcases				
	Books				
	Cabinets				
	Chairs				
	Computer and Associated Equipment				
	Curtains and Shades				
	Desks				
	Desk Sets				
	Draperies				
	Fireplace Fixtures				
	Lamps				
	Radio				
	Rugs and Carpets				
	Sofas				
	Tables				
	Other: (List)				

Totals

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Extra Bedroom(s)

No. Items	Articles	Year Obtained	Original Cost	Estimate of Present Value	Notes
	Bric-a-Brac				
	Beds				
	Bureaus				
	Carpets and Rugs				
	Cedar Chests				
	Chairs				
	Cosmetics				
	Clocks				
	Curtains and Shades				
	Desks				
	Draperies				
	Dressers				
	Dressing Tables				
	Electrical Appliances				
	Lamps				
	Mattresses				
	Mirrors				
	Night Stands				
	Pictures				
	Radio				
	Tables				
	Vanity Set				
	Other: (List)				

Totals

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Bath Room(s)

No. Items	Articles	Year Obtained	Original Cost	Estimate of Present Value	Notes
	Bath Linen				
	... Bath Mats				
	... Guest Towels				
	... Hand Towels				
	... Bath Towels				
	... Wash Cloths				
	Furniture: (List)				
	Cosmetics/Lotions				
	Medicines				
	Scales				
	Sun Lamp				
	Other: (List)				

Totals

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Summary

Articles	Original Cost	Estimate of Present Value	Notes
Musical Instruments			
Silverware			
China and Glassware			
Sports and Hobby Equipment			
Office			
Living Room			
Dining Room			
Kitchen			
Recreation or Family Room			
Library, Den or Study			
Master Bedroom			
Extra Bedroom(s)			
Bathroom(s)			
Attic, Basement, Garage Patio/Deck			
Miscellaneous			
Other: (List)	xxxxxxx	xxxxxxx	

Totals

Total Amount of Your Present Insurance on Personal Property