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HOME INVENTORY CHECKLIST



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Let's try a little exercise: Can you list everything you own from memory? The fact is most people own more things than they realize.

It's easy to remember the cars, the computer, the TV.

...But what about that holiday china in the garage? Or every pair of shoes?

All of it is regarded as personal property for insurance purposes. And if your home is destroyed by fire or some other disaster, having a list of your possessions makes filing a claim easier — and helps you put your life back together.

Comparing the value of your belongings to the “contents” limit listed in your policy helps you make sure you have enough insurance to replace them if they are lost, stolen or destroyed as a result of a covered loss. The easiest way to take an inventory is to use a video camera, recording and describing items as you walk through your house. Or, you can use a regular camera and create a home inventory checklist.

TIP: Add brand names and descriptions where you can, especially on large-ticket items. Serial numbers are also beneficial to note.



HOME INVENTORY CHECKLIST

Family Room/ Office			
Quantity	Item	Year Purchased	Cost
	Bookcases		
	Books		
	Chairs		
	Coffee Table		
	Curtains/Draperies		
	Desk		
	Entertainment Center		
	Fireplace Equipment		
	Lamps		
	Phone		
	Rugs/Carpeting		
	Shelves		
	Sofa		
	Tables		
	Wall Décor/Pictures/Paintings		
	Window Air Conditioning		
Room Total		\$	

Living Room			
Quantity	Item	Year Purchased	Cost
	Bookcases		
	Chairs		
	Clocks		
	Coffee Table		
	Curtains/Draperies		
	Desk		
	End Tables		
	Entertainment Center		
	Fireplace Equipment		
	Lamps		
	Loveseat		
	Mirrors		
	Organ/Piano		
	Rugs/Carpeting		
	Sofa		
	Wall Décor/Pictures/Paintings		
	Wall Air Conditioner		
Room Total		\$	

Attic			
Quantity	Item	Year Purchased	Cost
	Furniture		
	Luggage		
Room Total		\$	

Pets			
Quantity	Item	Year Purchased	Cost
	Bedding		
	Bowls		
	Toys		
Total		\$	

TIP:

Keep any receipts you may have with your list to make the claims process easier.



Bedrooms			
Quantity	Item	Year Purchased	Cost
	Armoire		
	Baby Changing Table		
	Baby Crib		
	Bed		
	Bedding		
	Bookcases		
	Books		
	Box Spring		
	Clock		
	Closet Contents		
	Clothing		
	Curtains/Draperies		
	Desk		
	Dressers		
	Dressing Table		
	Lamps		
	Mattress		
	Mirrors		
	Night Tables		
	Rugs/Carpeting		
	Wall Décor/Pictures Or Paintings		
	Wall Air Conditioner		
Room Total		\$	

Jewelry/Furs			
Quantity	Item	Year Purchased	Cost
Total		\$	

Electronics			
Quantity	Item	Year Purchased	Cost
	Cameras		
	CD Players/Stereo		
	Computer Add-Ons		
	Desktop Computers		
	Game Systems		
	Home Theater Systems		
	Laptop Computers		
	Radio		
	Televisions		
	VCR/DVD/Blu-Ray Players		
	Video Equipment		
Total		\$	

TIP:

Store your video and/or photo inventories offsite or in a digital space, so you won't lose your precious memories if your house is damaged.



Kitchen			
Quantity	Item	Year Purchased	Cost
	Baby Highchair		
	Bakeware		
	Cabinets		
	Carving Set		
	Chairs		
	Clock		
	Coffee Maker		
	Convection Oven		
	Cookbooks		
	Curtains		
	Dishes		
	Dishwasher		
	Food		
	Freezer		
	Garbage Disposal		
	Glasses		
	Kitchen Tools		
	Lighting		
	Linens		
	Microwave		
	Pots & Pans		
	Refrigerator		
	Rugs/ Carpeting		
	Small Appliances		
	Step Stool		
	Stove		
	Table		
	Utensils		
	Wall Décor/Pictures		
	Window Air Conditioner		
Room Total		\$	

Basement/Garage			
Quantity	Item	Year Purchased	Cost
	Chairs		
	Couch		
	Curtains		
	Dehumidifier		
	Dryer		
	Fitness Equipment		
	Heating Unit		
	Hot Water Heater		
	Lawn Mower		
	Rugs/Carpeting		
	Storage		
	Tables		
	Tools		
	Wall Décor/Pictures		
	Washer		
	Window Air		
	Work Bench		
Room Total		\$	

TIP:

Update your personal property records when you purchase new furnishings and valuables.



[illegible]

Patio			
Quantity	Item	Year Purchased	Cost
	Outdoor Furniture		
	Planters		
	Umbrella		
	Garden Items and Decor		
Room Total		\$	

Sporting			
Quantity	Item	Year Purchased	Cost
	Bicycles		
	Boats/Canoes/Kayaks		
	Bowling Equipment		
	Diving Equipment		
	Fishing Equipment		
	Golf Clubs		
	Skis		
Total		\$	

Collectibles/Hobbies			
Quantity	Item	Year Purchased	Cost
Total		\$	



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