



Putting together a home inventory... It is easier before a disaster than afterwards.

Purchasing homeowner's insurance is the first step to protecting your belongings. Completing an Inventory of the contents of the property is the second. An accurate Inventory and proof of ownership at the time of a loss can make claim settlement easier and faster. The Inventory will take time to compile, but the time and frustration it may save the owner later will more than make up for it. A good Home Inventory includes a detailed list of possessions including receipts, descriptions, and photos of the property's contents.

The homeowner must give the contents amount and in addition fill in and submit a hard copy detailed list of each room of the house such as bedroom 1, bedroom 2, living area, etc and their use. In addition, the homeowner must list every item of value within that room including contents of drawers and cupboards.

The items must:

- · be described in detail,
- give number of items,
- purchase price,
- purchase receipt
- date of purchase,
- serial number,
- Manufacturer/ Brand name, and
- each item is supported by a photo.

Pay particular attention to antiques, jewellery, major appliances and collector's items. For each high risk/ specified item, the requirements mentioned above are mandatory and we also require the following:

- serial number or unique ID (for jewellery)
- weight (especially for jewellery)
- certificate, and
- valuation

Once you've made your list, don't forget to update it.

Tips for taking inventory of home possessions:

- Document each item as completely as possible, including brand and model number.
- Include receipts and/or cancelled checks to prove what you paid for items.
- Remember to include items you don't use regularly, such as holiday decorations, sports equipment or tools.
- Review your insurance policy to know what is covered and whether your possessions are insured for actual cash value (the amount it would take to replace or repair the item minus any depreciation) or for replacement cost (the amount it would take to repair or replace the item without deducting for depreciation).
- For rare or valuable items such as jewellery, antiques or art, you may want to consider adding additional insurance to your policy.
- Keep the completed list outside of your home. Store it at your office, a family member's house or safe-deposit box.

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Living Room/Den Checklist

ltem	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Sofa				
Loveseat				
Recliner				
Chairs				
Ottoman				
Coffee table				
End tables				
Computer				
Computer monitor				
External hard drive				
Computer peripherals				
Television				
Entertainment Center				
Stereo				
Stereo equipment				
CDs, DVDs, tapes, records				
Video game console				
Video games				
Sound system				
Bookcases				
Books				
Mirrors				

Living Room/Den Checklist

Item	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Carpet				
Area rug				
Fireplace equipment				
Piano, musical instruments				
Curtains, blinds				
Pillows, cushions				
Art, wall décor				
Knickknacks				
Blankets				
Storage/chests				
Lamps				
Light fixtures				
Telephone				
Clock				

Home Office/Family Room Checklist

Item	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Sofa				
Loveseat				
Chairs				
Ottoman				
Desk				
Coffee table				
End tables				
Computer				
Computer monitor				
External hard drive				
Computer peripherals				
Laptop computer				
Fax machine				
Scanner				
Television				
Stereo				
Stereo equipment				
DVD player				
CDs, DVDs, tapes, records				
Video game console				
Video games				
Sound system				

Home Office/Family Room Checklist

Item	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Video recorder				
Piano, musical instruments				
Carpet				
Area rugs				
Curtains, blinds				
Pillows, cushions				
Art, wall décor				
Knickknacks				
Blankets				
Storage/chests				
Lamps				
Light fixtures				
Telephone				
Clock				
Book cases				
Books				
Mirrors				
Entertainment Center				
File cabinets				
Office supplies				
Fireplace equipment				

Kitchen Checklist

ltem	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Stove				
Refrigerator				
Refrigerator contents				
Dishwasher				
Cabinets				
Sink disposal				
Freezer				
Freezer contents				
Table				
Chairs, stools				
Microwave				
Convection oven				
Electric grill				
Coffee maker				
Toaster				
Blender, processor				
Mixer				
Toaster oven				
Waffle iron				
Clock				
Television				
Radio				

Kitchen Checklist

ltem	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Dishes				
Glasses				
Pots and pans				
Bowls				
Silverware				
Cooking utensils				
Cookbooks				
Pantry items, food				
Linens				
Spices				
Knickknacks				
Lamps				
Light fixtures				
Art, wall décor				
Telephone				
Computer				
Computer monitor				
Computer peripherals				
Area rugs				

Dining Room Checklist

ltem	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Table				
Chairs				
Buffet				
China cabinet				
China				
Serving table, cart				
Serving dishes				
Crystal				
Silverware				
Tea, coffee sets				
Linens				
Liquor cabinet				
Candelabra				
Curtains, blinds				
Art, wall décor				
Carpet				
Area rugs				
Lamps				
Light fixtures				
Mirrors				

Laundry/Utility/Crafts Room Checklist

ltem	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Clothes washer				
Clothes dryer				
Table				
Cabinets				
Vacuum cleaner				
Cleaning tools				
Cleaning supplies				
Shelving units				
Iron, ironing board				
Sewing machine				
Sewing supplies				
Craft supplies				
Storage containers				
Carpet shampooer				
Telephone				
Art, wall décor				
Knickknacks				
Area rugs				
Curtains, blinds				

Master Bedroom Checklist

Item	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Bed				
Mattress, box springs				
Night tables				
Sofa, loveseat				
Chairs				
Ottoman				
Dressers				
Storage/chests				
Armoire				
Dressing table				
Bed linens, pillows				
Computer				
Computer monitor				
Computer peripherals				
Entertainment center				
Television				
Stereo				
Stereo equipment				
DVD player				
CDs, DVDs, tapes, records				
Sound system				
Telephone				

Master Bedroom Checklist

Item	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Alarm clock, radio				
Bookcases				
Books				
Curtains, blinds				
Art, wall décor				
Knickknacks				
Blankets				
Lamps				
Light fixtures				

Female clothing	Brand	Date Bought	Purchase Price
Dresses			
Shirts, blouses			
Skirts			
Sweaters			
Dress Pants			
Suits			
Jeans, Casual pants			
Coats			
Shoes, boots			
jewellery			
Accessories			

Male clothing	Brand	Date Bought	Purchase Price
Dress Pants			
Suits			
Jeans, Casual pants			
Sweaters			
Coats			
Supporting apparel			
Ties			
Shoes, boots			
Gloves, hats			
Belts, accessories			

Girl's Bedroom Checklist

ltem	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Bed				
Mattress, box springs				
Night tables				
Dressers				
Storage/chests				
Armoire				
Dressing table				
Bed linens, pillows				
Desk				
Computer				
Computer monitor				
Computer peripherals				
Entertainment center				
Television				
Stereo				
Stereo equipment				
DVD player				
CDs, DVDs, tapes, records				
Telephone				
Alarm clock, radio				
Bookcases				
Books				

Girl's Bedroom Checklist

Item	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Curtains, blinds				
Art, wall decor				
Blankets				
Lamps				
Light Fixtures				
Musical Instruments				
Toys				
Collections				

Clothing	Brand	Date Bought	Purchase Price
Dresses			
Shirts, blouses			
Skirts			
Sweaters			
Dress Pants			
Suits			
Jeans, Casual pants			
Coats			
Sporting apparel			
Shoes			
Boots			

Clothing	Brand	Date Bought	Purchase Price
Gloves, hats			
Belts			
Scarves			
Purses			
jewellery			

Boy's Bedroom Checklist

ltem	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Bed				
Mattress, box springs				
Night tables				
Dressers				
Storage/chests				
Armoire				
Dressing table				
Bed linens, pillows				
Desk				
Computer				
Computer monitor				
Computer peripherals				
Entertainment center				
Television				
Stereo				
Stereo equipment				
DVD player				
CDs, DVDs, tapes, records				
Telephone				
Alarm clock, radio				
Bookcases				
Books				

Boy's Bedroom Checklist

Item	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Curtains, blinds				
Art, wall decor				
Blankets				
Lamps				
Light Fixtures				
Musical Instruments				
Toys				
Collections				

Clothing	Brand	Date Bought	Purchase Price
Jeans, Casual pants			
Shirts			
Sweaters			
Dress Pants			
Suits			
Sporting apparel			
Coats			
Shoes			
Boots			
Hats, gloves			
Belts			

Clothing	Brand	Date Bought	Purchase Price
Watches, jewellery			
Ties, accessories			

Guest Bedroom Checklist

Item	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Bed				
Mattress, box springs				
Night tables				
Sofa, loveseat				
Chairs				
Ottoman				
Dressers				
Storage/chests				
Armoire				
Dressing table				
Bed linens, pillows				
Computer				
Television				
DVD player, DVDs				
Bookcases				
Telephone				
Alarm clock, radio				
Curtains, blinds				
Art, wall décor				
Blankets, quilts				
Lamps				
Light fixtures				

Bathroom1 Checklist

Item	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Dressing table				
Cabinets (unattached)				
Chair				
Clothes hamper				
Storage containers				
Shelves (unattached)				
Towels, linens				
Clock, radio				
Television				
Electric razor				
Curling/flat iron				
Hair dryer				
Toiletries				
Medicine				
Scale				
Shower curtain				
Curtains, blinds				
Area rugs				
Art, wall décor				
Lamps				
Light fixtures				

Bathroom2 Checklist

Item	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Dressing table				
Cabinets (unattached)				
Chair				
Clothes hamper				
Storage containers				
Shelves (unattached)				
Towels, linens				
Clock, radio				
Television				
Electric razor				
Curling/flat iron				
Hair dryer				
Toiletries				
Medicine				
Scale				
Shower curtain				
Curtains, blinds				
Area rugs				
Art, wall décor				
Lamps				
Light fixtures				

Outdoor/Seasonal Checklist

ltem	Manufacturer	Model, Serial Number	Date Bought	Purchase Price
Patio/porch furniture				
Pillows, cushions				
Bicycles, sports equipment				
Holiday decorations				
Garden/yard tools, containers, supplies				
Planters				
Lawn mower, weed trimmer, leaf blower				
Sprinkler, hoses				
Ladders				
Tool box				
Tools				
Tiller, shovels				
Trailer, boat				
Jacuzzi				
Outdoor games, toys				
Freezer, refrigerator, contents				
Cooking equipment				
Pet supplies				
Dehumidifier, heater				
Light fixtures				
Hobby supplies				
Storage, shelving units (unattached)				

Manufacturer	Model, Serial Number	Date Bought	Purchase Price
	Manufacturer	Manufacturer Model, Serial Number Image: Imag	ManufacturerModel, Serial NumberDate BoughtII<

Other		· · · · · · · · · · · · · · · · · · ·		
ltem	Manufacturer	Model, Serial Number	Date Bought	Purchase Price





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