

Insurance
Information
Institute

the home inventory



Safeguarding The Things You Own

Before a catastrophe strikes and you're faced with a loss, make a home inventory — lists, pictures or a videotape of the contents of your home. With a home inventory, you'll get your insurance claim settled faster.



Would you be able to remember all the possessions you've accumulated over the years if they were destroyed by a fire? Having an up-to-date home inventory will help you get your insurance claim settled faster, verify losses for your income tax return and help you purchase the correct amount of insurance.

taking inventory

Start by making a list of your possessions, describing each item and noting where you bought it and its make and model. Clip to your list any sales receipts, purchase contracts, and appraisals you have.



For clothing, count the items you own by category — pants, coats, shoes, for example — making notes

about those that are especially valuable.

For major appliances and electronic equipment, record their serial numbers usually found on the back or bottom.

don't be put off!

If you are just setting up a household, starting an inventory list can be relatively simple. If you've been living in the same house for many years, however, the task of creating a list can be daunting.

Still, it's better to have an incomplete inventory than nothing at all. Start with recent purchases and then try to remember what you can about older possessions.

big ticket items

Valuable items like jewelry, art work and collectibles may have increased in value since you received them. Check with your agent to make sure that you have adequate insurance for these items. They may need to be insured separately.



take a picture

Besides the list, you can take pictures of rooms and important individual items. On the back of the photos note what is shown, where you bought each item, and the make. Don't forget things that are in closets or drawers.

videotape it

Walk through your house or apartment videotaping and describing the contents. Or do the same thing using a tape recorder.

use a personal computer

Use your PC to make your inventory list. Personal finance software packages often include a homeowners room-by-room inventory program.

storing the list, photos and tapes

Regardless of how you do it (written list, floppy disk, photos, videotape or audio tape), keep your inventory along with receipts in your safe deposit box or at a friend's or relative's home. That way you'll be sure to have something to give your insurance representative if your home is damaged.

When you make a significant purchase, add the information to your inventory while the details are fresh in your mind.

To help create your inventory, you can use the following lists of items. In some cases, items are listed by the room they are most likely to be found in. In other cases, they are grouped together by category.

For many items like books, CDs, bed sheets or pots and pans, you can make a general estimate of how many you have. For expensive items, note the make, model, and store where the item was purchased and the approximate date.

If you find our lists don't work for you, use them as a guide to create your own inventory.

examples

ITEM	DESCRIPTION	WHEN/WHERE BOUGHT	MAKE/MODEL
Televisions	27" color	suburban mall, 1989	Panasonic, srl #02387
	20" color	appliance store, 1993	GE, srl #9578363
Rugs	Antique Turkish	6'x8' anniversary gift	1981
Tapes	64 various classical cassette tapes		

appliances and equipment

that may be found in different rooms

ITEM	DESCRIPTION	WHEN/WHERE BOUGHT	MAKE/MODEL
Televisions			
VCRs			
Video tapes			
Camcorders			
CD players			

Stereo equipment

Records, tapes, CDs

Radios

Sewing machine

Cameras

Answering machine

Phones

Washer/Dryer

Air conditioners

Heaters

Fans

Vacuum cleaners

Exercise equipment

Humidifiers

Miscellaneous items



living room/den

ITEM DESCRIPTION WHEN/WHERE BOUGHT MAKE/MODEL

Carpet/rugs

Curtains/shades, etc.

Sofas

Cushions

Chairs

Coffee tables

End tables

Desk

Bookcases

Books

Clocks



Entertainment Center

Wall units

Piano

Other musical instruments

Mirrors

Vases

Fireplace equipment

Collections (coin, stamp, etc.)



Planters

Lamps/light fixtures

Pictures & other wall hangings

Miscellaneous items

dining room

ITEM	DESCRIPTION	WHEN/WHERE BOUGHT	MAKE/MODEL
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Carpet/rugs

Curtains/shades, etc.

Buffet

Table

Chairs

China cabinet

China

Silverware

Crystal

Table linens

Tea or coffee set

Serving table/cart

Clocks



Lamps/light fixtures

Pictures & other wall hangings

Miscellaneous items



bedrooms

ITEM	DESCRIPTION	WHEN/WHERE BOUGHT	MAKE/MODEL
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Carpet/rugs

Curtains/shades, etc.

Headboards

Beds

Bed linens/covers

Pillows

Dressers

Chests

Dressing tables

Night tables

Bookcases

Books

Chairs

Desks

Mirrors

Clocks

Pictures & other wall hangings

Lamps/light fixtures

Miscellaneous items



clothing

ITEM	DESCRIPTION	WHEN/WHERE BOUGHT	MAKE/MODEL
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Shoes

Coats

Furs



Suits

Dresses

Sports apparel

Shirts

Skirts

Jewelry

Miscellaneous items



kitchen

ITEM	DESCRIPTION	WHEN/WHERE BOUGHT	MAKE/MODEL
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Curtains/shades, etc.

Table

Chairs

Refrigerator

Freezer

Stove

Microwave oven

Convection oven

Dishwasher

Coffee makers

Other small appliances

Pots/pans

Bowls

Dishes

Glasses

Kitchen tools

Utensils

Clocks

Step stool

Food/supplies

Pictures & other wall hangings

Light fixtures



Miscellaneous items

bathrooms

ITEM	DESCRIPTION	WHEN/WHERE BOUGHT	MAKE/MODEL
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Curtains/shades, etc.

Hair dryers

Other electrical appliances

Scale

Shower curtains

Towels/bath mats

Pictures & other wall hangings

Miscellaneous items



home office/study

ITEM	DESCRIPTION	WHEN/WHERE BOUGHT	MAKE/MODEL
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Carpet/rugs

Curtains/shades, etc.

Desk

Chairs

Clocks

Couch

Computer

Printer

Scanner

Fax machine

Tape recorder

Stocks/bonds/securities

Manuscripts

Bookcases

Books

Tables

Business supplies

Fireplace equipment

Pictures & other wall hangings

Lamps/light fixtures

Miscellaneous items



garage/basement/attic/shed

ITEM	DESCRIPTION	WHEN/WHERE BOUGHT	MAKE/MODEL
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Furniture

Luggage/trunks

Sports equipment

Toys/Outdoor games

Bicycles

Small boats

Trailers

Dehumidifier

Lawn mower

Snow blower

Shovels

Sprinklers/hoses

Wheelbarrow

Other garden tools/supplies

Ladders/step stools

Work bench

Carpentry tools/supplies



Collections (gun, etc.)

Holiday decorations

Miscellaneous items



porch/patio

ITEM	DESCRIPTION	WHEN/WHERE BOUGHT	MAKE/MODEL
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Chairs

Tables

Umbrella

Rugs/mats

Lamp/light fixtures

Outdoor cooking equipment

Planters

Jacuzzi

Miscellaneous items