

Home Inventory Basics

Creating a home inventory will not only help you determine the amount of insurance needed for personal property but will help you identify what is stolen or damaged in the event of a loss. A current home inventory is an invaluable document when dealing with an insurance adjuster or the police department.

- **Just Do It!**
Don't worry about inventorying the whole house at once. Complete one room at a time then move to your garage, storage area and yard. In a few short days your inventory will be complete.
- **Make a List**
List the items in each room including the make, model and size (if applicable). If you have receipts, appraisals, etc., attach a copy to the inventory list for that room. Record the serial numbers for electronics and major appliances (usually found on the back or bottom of the item). Group clothing by categories - - 10 pair of pants, 18 shirts, 2 coats, etc.
- **A Picture is Worth 1,000 Words**
Photographs are one of the best ways to document the contents of your home. Take several photos of each room including the storage areas. Take separate photos of high value items such as jewelry, art, furs, collectibles, and electronics. Better yet, if you have access to a camcorder, film each room thoroughly while describing the contents.
- **Free Home Inventory Software Available On Line**
Several insurance companies offer free downloads for home inventory programs that will allow you to store the information on your PC and update the inventory as needed.
- **Safeguard Your Inventory List**
In addition to keeping the original home inventory list, CD, and/or video tape and receipts at your home or in your safety deposit box, make a copy and give it to a trusted friend or relative who lives in another county or state. Be sure to update your list and the off-site list on a regular basis or as new items are purchased.

Home Inventory

Garage

Item	# of Items	Price	Date Purchased	Brand Name	Make/Model/Size/Serial #
Garage					
Washer					
Dryer					
Freezer					
Workbench					
Power tools					
Hand tools					
Garden tools					
Lawn mower					
Other:					
Sporting Goods					
Golf Clubs					
Rollerblades					
Bicycles					
Sportswear (shoes, etc.)					
Other:					
Hobbies, Patio Furniture and Other					
Hobby equipment					
Holiday Decorations					
Luggage					