

HOME INVENTORY

1. **Take the Time to Walk Through Your Property.** Compiling a comprehensive home inventory takes time and effort. The more detailed your inventory, the more useful it will be if you have to make a claim.
2. **Don't be overwhelmed!** 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.
3. **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.
 - a. **For clothing,** count the items you own by category pants, coats, shoes, for example - making notes about those that are especially valuable.
 - b. **For major appliances and electronic equipment,** record their serial numbers usually found on the back or bottom.
4. **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.
5. **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.
6. **Videotape it:** Walk through your house or apartment videotaping and describing the contents. Or, do the same thing using a tape recorder.
7. **Use your computer to make your inventory list.** Personal finance software packages often include a homeowners room-by-room inventory program.
8. **Storing the list, photos and tapes:** Regardless of how you do it (written list, external hard drive, 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.

HOUSEHOLD INVENTORY

General Household Equipment & Electronics	Description (Make/ Model/ Serial Number)	Price/ When/ Where Bought
Televisions		
VCR/DVD Players		
Video Tapes/DVD's		
Camcorder/Cameras		
CD players		
Stereo Equipment		
CD's/Tapes/Records		
Sewing Machine		
Cameras		
Telephones		
Telephones Equipment (answering machines, etc.)		
Washer/Dryer		
Air Conditioners		
Heaters		
Fans		
Vacuum Cleaners		
Exercise Equipment		
Humidifiers		
Misc. Items		
Living Room/ Den	Description (Make/ Model/ Serial Number)	Price/ When/ Where Bought
Carpet/Rugs		
Sofas		
Cushions		
Chairs		
Coffee Tables		
End Tables		
Desk		
Bookcases		
Books		
Clocks		
Entertainment Center		
Wall Units		
Piano		
Other Musical Instruments		
Mirrors		
Vases		
Fireplace Equipment		

Light Fixtures		
Misc. Items		
Bathroom(s)	Description (Make/ Model/ Serial Number)	Price/ When/ Where Bought
Window Coverings		
Hair Dryers		
Other Electrical Appliances		
Scales		
Shower Curtain		
Towels/Bath Mat		
Pictures/Other Wall Hangings		
Misc. Items		
Home Office/ Study	Description (Make/ Model/ Serial Number)	Price/ When/ Where Bought
Window Coverings		
Carpet/Rugs		
Desks		
Chairs		
Clocks		
Sofa		
Computer		
Computer Equipment		
Fax Machine		
Scanner		
Printer		
Tape Recorder		
Stocks/Bonds/Securities		
Manuscripts		
Bookcases		
Books		
Tables		
Business Supplies		
Fireplace Equipment		
Pictures/Other Wall Hangings		
Lamps/Light Fixtures		
Misc. Items		

Garage/ Basement/ Shed/ Attic	Description (Make/ Model/ Serial Number)	Price/ When/ Where Bought
Furniture		
Luggage/Trunks		
Sport Equipment		
Toys/Outdoor Games		
Bicycles		
Small Boats		
Trailers		
Dehumidifier		
Lawn Mower		
Snow Blower		
Shovels		
Sprinklers/Hoses		
Wheelbarrows		
Garden Tools/Supplies		
Ladders/Step Stools		
Work Bench		
Carpentry Tools/Supplies		
Collections		
Holiday Decorations		
Misc. Items		
Porch/ Patio	Description (Make/ Model/ Serial Number)	Price/ When/ Where Bought
Chairs		
Tables		
Umbrellas		
Rugs/Mats		
Lamps/Light Fixtures		
Outdoor Cooking Equipment		
Planters		
Jacuzzi		
Misc. Items		