HOME INVENTORY

A SIMPLE TOOL FOR LISTING YOUR HOME INVENTORY

COURTESY OF

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SUGGESTIONS FOR YOUR HOME INVENTORY

A home inventory is a list of everything in your home, top to bottom, furniture to personal items. If you bought it and can move it, it needs to be on the list. Proof of purchase or a current, detailed inventory is important in filing an insurance claim after a loss. The following form may be helpful in creating a permanent record of your personal belongings.

Whether it is a fire, a burglary or other disaster, the first thing your insurance agent is going to ask for is your home inventory. If you don't have one, the insurer will let you construct one from memory but most people who have experienced this will tell you that it isn't easy, and you forget some of the things you had.

There are different ways to put an inventory together. You can use a notebook or an inventory form and support it with photos of the rooms and items. If you want to take a high-tech approach, there are software programs and apps that become very detailed.

Another simple option using your digital camera or smart phone would be to make a video.

Regardless, of which method you use, do something now and don't put it off. When you move is a great time to update a home inventory because, many times, people will get rid of some of things they think they no longer need rather than moving them. And they will undoubtedly acquire some new things for the new home.

Once the boxes are unpacked and things put away, it's time to get the camera out and start making a permanent record of what is in your home.

- Pick an easy place to start like the utility room or kitchen.
- Record serial numbers of small appliances and other theft-prone items.
- Keep any available receipts in an envelope with the description of the items.
- A detailed record of antiques, jewelry, silver, major appliances and collector's items is very important.
- Keep your inventory up-to-date -- be sure to add new items as you purchase them.
- Digital imaging, photos or video, may be the best way to record your belongings. To prepare this kind of inventory, follow these easy guidelines.
    - *If doing a video inventory, start in one corner of the room and work your way around until the whole room has been covered.*
    - *Any point-and-shoot camera or smart phone will do.*
    - *Have someone help you. One person can operate the camera and the other can identify objects in the room.*
    - *Make sure pictures and videos are dated and that items shown are accompanied by written records of when the item was purchased and possible where purchased and purchase price.*
    - *To get the overall picture, take wide-angle shots of the entire room, then several close-ups to capture details.*
    - *If using a flash, try not to shoot into mirrors and other reflective surfaces by standing at a 45° angle to the shiny surface.*
    - *A family member in the picture helps prove ownership. Open closet doors to indicate quantity of clothing.*
    - *Remember to take pictures of the inside of drawers with the contents fanned out.*
    - *Use non-glare dark cloth as a backdrop for silver, china or jewelry and try to avoid using a flash.*
    - *Take a picture of the pattern name or manufacturers signature of your china, along with a picture of the pattern.*
    - *Don't forget to inventory closets, the attic, the basement and the garage.*
- Be sure to include sporting goods.
- Don't forget to include power tools and detailed photos of the inside of any toolboxes, drawers or storage sheds.
- Count clothing by general category (for example, 6 pairs of jeans, 15 dress shirts...)
- Jewelry, art and other collectibles need accurate descriptions and valuations.
- Off-site items kept in storage facilities are important to include.

Once the inventory has been made, make a duplicate and store it separately, outside the home. Digital copies can be stored on an external drive or an online "cloud" storage account or with a friend or relative.

The document below is an Adobe Interactive PDF which allows you to fill out all of your information digitally. We recommend downloading the PDF and opening it with Adobe Acrobate Reader, or your web browser. Fill out all the necessary fields and then save the PDF to an approperiate folder on your computer.

SELECT ROOM: Entry

Click to Upload Your Image

Click to Upload Your Image

ITEM / SERIAL NUMBER	**DATE** PURCHASED	VALUE

SELECT ROOM: Living Room

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