

Section 2 Property Inventory

The Department of Financial Services recommends conducting a room-by-room inventory so that if you have a claim caused by any of the covered perils in your insurance policy, you will be able to file an accurate claim and get better claims results.

The following pages include the main rooms of the house, but don't forget other areas such as closets, basement, attic, garage, porch, patio, workroom or shed. When checking these areas, be sure to check all items. It's also a good idea to photograph your personal property. Pictures add details to your inventory that written documents can't. Also be sure to include the year of purchase, price and brand name.

Once you've completed your home inventory, compare the estimated value of your items to the amount of insurance coverage your current policy has. Also, you may want to check with your insurance agent or company to determine if you have any items that are underinsured, or if you need any additional coverage.

It's very important to update your inventory at least once a year. Remember, your claim settlement depends on you supplying accurate, documented information.

Personal Asset Inventory

For each of the following categories, write down all the items that apply. Use separate sheets of paper for each if necessary.

- Living Room
- Dining Room
- Kitchen
- Family Room (Den)
- Bedrooms
- Bathrooms
- Other

TIP: If possible, take photographs or video of your property and store all records in a safe, dry place.

TIP: When dealing with a homeowners' insurance claim, never give original inventories or documents to anyone. If the original document is damaged, there is no way to reproduce a replacement.

Disclaimer: This manual may not be complete, do not omit any item from your inventory.

Financial Account Information

Name of Institution:
Address:
Phone Number:
Account Number:
Web Site:

Mortgage Information

If your home is mortgaged, any insurance claim settlement will be made out to you and the mortgage holder. You will need to keep the mortgage holder informed of the process and arrange a schedule of release of funds for repairs.

Name of Institution:
Address:
Phone Number:
Account Number:
Web Site:
Additional Accounts (utility companies, cell phone provider, etc):

Living Room

Item	Qty	Purchase Date	Purchase Price	Brand Name	Make / Model / Serial Number
Furniture					
Sofas/Chairs					
Mirrors					
Lamps					
Rugs/Carpet					
Tables					
Curtains/Draperies					
Entertainment Center					
Bookcases/Books					
Other:					
Arts and Crafts					
Pictures/Paintings					
Statues/Pottery					
Other:					
Electronics					
Television					
Stereo					
VCR/DVD					
CDs					
Telephones					
Computer					
Clocks					
Other:					
Miscellaneous					
Air Conditioner					
Cabinets					
Fireplace fixtures					
Blinds					
Other:					
Additional Notes:					

Dining Room

Item	Qty	Purchase Date	Purchase Price	Brand Name	Make / Model / Serial Number
Furniture					
Tables					
Chairs					
Cabinets					
Curtains/Draperies					
Chandeliers/Lamps					
Mirrors					
Rugs/Carpet					
Other:					
Electronics					
Telephones					
Clocks					
Other:					
Arts and Crafts					
Pictures/Paintings					
Statues/Pottery					
Other:					
Miscellaneous					
China/Crystal					
Glassware					
Table Linens					
Blinds					
Other:					
Additional Notes:					

Kitchen

Item	Qty	Purchase Date	Purchase Price	Brand Name	Make / Model / Serial Number
Furniture					
Floor Mats					
Cabinets					
Curtains/Draperies					
Tables					
Chairs					
Other:					
Major Appliances					
Freezer					
Refrigerator					
Oven					
Microwave					
Other:					
Utensils					
Pots/Pans					
Silverware					
Glasses					
Plates/Dishes					
Cooking Utensils					
Other:					
Miscellaneous					
Blender					
Toaster					
Can Opener					
Coffee Maker					
Pictures/Paintings					
Blinds					
Cabinets					
Other:					
Additional Notes:					

Family Room (Den)

Item	Qty	Purchase Date	Purchase Price	Brand Name	Make / Model / Serial Number
Furniture					
Tables					
Sofas/Chairs					
Rugs/Carpet					
Entertainment Center					
Game table					
Bookcases/Books					
Desks					
Mirrors					
Other:					
Electronics					
Television					
VCR/DVD					
Stereo					
CDs					
Computer					
Video Game System					
Clocks					
Other:					
Arts and Crafts					
Pictures/Paintings					
Statues/Pottery					
Other:					
Miscellaneous					
Air Conditioner					
Fireplace fixtures					
Blinds/Draperies					
Other:					
Additional Notes:					

Bedrooms

Item	Qty	Purchase Date	Purchase Price	Brand Name	Make / Model / Serial Number
Furniture					
Beds					
Nightstand					
Lamps					
Desks					
Rugs/Carpet					
Bed Linens					
Curtains/Draperies					
Dressers					
Bureaus/Chests					
Bookcases/Books					
Mirrors					
Other:					
Arts and Crafts					
Pictures/Paintings					
Statues/Pottery					
Other:					
Electronics					
Computer					
Clocks					
Television					
VCR/DVD					
Stereo					
CDs					
Other:					
Miscellaneous					
Blinds					
Clothing					
Other:					
Additional Notes:					

Bathrooms

Item	Qty	Purchase Date	Purchase Price	Brand Name	Make / Model / Serial Number
Furniture					
Hamper					
Floor Mats					
Mirrors					
Bath Mats					
Bathtub					
Curtains/Draperies					
Other:					
Arts and Crafts					
Pictures/Paintings					
Statues/Pottery					
Other:					
Electronics					
Electric Toothbrush					
Hair Dryer					
Shaver					
Curlers					
Other:					
Miscellaneous					
Towels/Linens					
Toiletries					
Scale					
Other:					

Additional Notes:

Other

Item	Qty	Purchase Date	Purchase Price	Brand Name	Make / Model / Serial Number
Real Estate					
Vehicles					
Cars/Trucks					
Boats					
RVs					
Other:					
Jewelry and Collectibles					
Computer Hardware/Peripheral Devices					
Additional Notes:					

Other

Item	Qty	Purchase Date	Purchase Price	Brand Name	Make / Model / Serial Number
Miscellaneous					
Cameras					
Furs					
Antiques					
Tools					
Firearms					
Plants					
Toys/Porcelain Dolls					
Telescope					
Fish/Fish Tanks					
Musical Instruments					
Outdoor Furniture					
Lawnmower					
Other:					
Additional Notes:					