

Home Inventory Checklist

By Nicole Nichols-West

- Home Inventory
 - Review your policy's personal property coverage limit annually.
 - Create a list or spreadsheet for all of your personal property.
 - Make your inventory as complete and detailed as possible.
 - Go room by room and write down all furniture, appliances, electronics, computers, clothing, artwork, equipment etc
 - Keep a detailed inventory of your clothing and accessories, including shoes and jewelry.
 - Check the value of items such as jewelry, artwork and other collections.
 - Remember to include items you don't use regularly, such as sports equipment.
 - Group together smaller-priced items.
 - List purchase dates, values, serial numbers, and brand names for items when possible.
 - List items that you frequently take with you.
 - Include receipts and/or cancelled checks to prove what you paid for items.
 - Photograph or videotape each room in your home.
 - Include photographs of inside closets, storage buildings, the attic, and the garage.
 - Label the photographs or videotape with the date they were taken.
 - Keep your inventory, photographs and videotapes, a copy of your insurance policy, and any appraisal reports in a secure spot.
 - Consider keeping a copy in a secure place away from your home (safe deposit box).
 - Save your photographs, videotapes, and any documents on a computer.
 - Consider keeping the items in your e-mail archives so you can access them wherever you can log onto a computer.
 - Update your inventory every year and when you make large purchases.