

your home inventory

You never know when a disaster may strike—but you can be prepared with a home inventory.

A home inventory can help you

- Buy the amount of insurance you need
- Get your insurance claim settled faster
- Verify losses for your income tax return
- Keep track of the belongings you've accumulated over the years



Getting Started

There are many ways to create a home inventory. It may seem hard at first to record information about everything you have in your house, but don't let that put you off. First, decide on a way to organize your inventory that works for you. You can do it room by room, category by category (furniture, electronics, etc.), from newest items to oldest or from most expensive purchases to least expensive ones.

Taking Inventory

There are different approaches to making your list. You can write everything down in a notebook, for example. Or you can take pictures, writing information on the back of the photos or putting information on your computer. If you have a video camera, you can walk through your house filming and describing the contents at the same time. If you have a personal computer, you can access free software that makes creating and keeping a home inventory easy at www.KnowYourStuff.org.



Keep receipts when they are available and note the cost for the item, when you bought it and information about the make and model.

Expensive items like jewelry and art work may need to be insured separately. Ask your insurance agent whether you need a floater for your homeowners policy.

Store a copy of your inventory in a safe place outside of your home—with a friend or in a safe deposit box. (If your inventory is electronic, store it on a disk.) That way you'll be sure to have something to give your insurance representative if your home is damaged. Also, whenever you make a significant purchase, remember to add the information to your inventory while the details are fresh in your mind.

Making Lists

In some cases, items on the next page are listed by the room in which they are most likely to be found. In other cases, they are grouped together by category. For many items like books, CDs, sheets or pots and pans, you can make a general estimate of how many you have and their estimated value.



When/Where Bought Make/Model Number
urban mall, 2004 Panasonic, srl #02387
ore, 2001, GE, srl #9578363
anniversary gift 2001

Home Inventory

You can refer to the following lists to help create your inventories.



General

Appliances

Televisions
VCR/DVD player
Video camera
CD player
Stereo equipment
CDs/records
Radios
Sewing machine
Cameras
Answering machine
Phones
Washer/Dryer
Air conditioners
Heaters
Fans
Vacuum cleaner
Exercise equipment

General

Household

Carpet/rugs
Window treatments
Bookcases
Chairs
Lamps/light fixtures
Clocks
Mirrors
Vases
Collections (coin, stamp, etc.)
Pictures/wall hangings

Living Room

Sofa
Chairs
Coffee table
End tables
Entertainment center/wall units
Piano/other musical instruments



Dining Room

Buffet
Table
Chairs
China cabinet
China
Silverware
Crystal
Table linens
Tea/coffee sets
Serving table/cart

Bedrooms

Beds
Bed linens
Dressers/chests
Dressing tables
Night tables

Clothing

Shoes
Coats



Furs
Suits
Dresses
Sweaters
Sports apparel
Shirts
Skirts
Jewelry

Kitchen

Table
Chairs
Refrigerator
Freezer
Stove
Microwave oven
Oven
Dishwasher
Coffee makers/other small appliances
Pots/pans
Dishes
Glasses
Kitchen utensils

Bathrooms

Hair dryer/ other electrical appliances
Scale
Shower curtains
Towels

Home Office/ Study/Den

Desk
Chairs
Sofa
Computer
Printer
Scanner
Fax machine
Books
Tables
Business supplies

Garage/Basement/ Attic/Shed

Furniture
Luggage/trunks
Sports equipment
Toys/outdoor games
Bicycles
Small boats
Trailers
Lawn mower
Snow blower
Shovels
Sprinklers/hoses
Wheelbarrow/ other garden tools and supplies
Ladders
Work bench
Carpentry tools/supplies
Holiday decorations

Porch/Patio

Garden chairs
Garden tables
Umbrellas
Outdoor cooking equipment
Planters
Jacuzzi

Keeping Important Documents

It's also important to keep a record of legal documents, such as birth certificates and passports, and financial documents, such as bank account and insurance policies. You can also use your home inventory to record information about these papers. Note insurance policy and bank and investment account numbers along with your insurance policy contact information. For more tips, go to the Federal Citizen Information Center's "Consumer Focus: Preparing Your Household Records."



(www.pueblo.gsa.gov/cfocus/cfrecords06/focus.htm)

Household Records

General

- Wills, living wills and powers of attorney
- Passports
- Birth certificates
- Marriage certificates/divorce decrees
- Social security cards
- Education records
- Employment records
- Church records

Financial

- Insurance records
- Tax records
- Creditor information
- Credit card information
- Bank information (account numbers, statements, etc.)
- Deeds
- Retirement and pension account information
- Home improvement records
- Warranties

STATE INSURANCE DEPARTMENTS

AK:	907-269-7900	www.dced.state.ak.us/insurance/
AL:	334-269-3550	www.aldoi.org
AR:	501-371-2600	insurance.arkansas.gov/
AZ:	800-325-2548	www.id.state.az.us
CA:	213-897-8921	www.insurance.ca.gov
CO:	303-894-7499	www.dora.state.co.us/insurance
CT:	860-297-3800	www.ct.gov/cid
DC:	202-727-8000	www.disb.dc.gov
DE:	302-674-7300	www.state.de.us/inscom
FL:	850-413-3140	www.floir.com/
GA:	404-656-2070	www.gainsurance.org
HI:	808-586-2790	www.hawaii.gov/dcca/areas/ins
IA:	515-281-5705	www.iid.state.ia.us/
IO:	208-334-4250	www.doi.state.id.us/
IL:	217-782-4515	www.idfpr.com/DOI/Default2.asp
IN:	317-232-2385	www.in.gov/idoi/
KS:	785-296-3071	www.ksinsurance.org
KY:	800-595-6053	doi.ppr.ky.gov/Kentucky/
LA:	225-342-5900	www.lidi.la.gov
MA:	617-521-7794	www.state.ma.us/doi/
MO:	410-468-2000	www.mdinsurance.state.md.us
ME:	207-624-8475	www.maineinsurancereg.org
MI:	517-373-0220	www.michigan.gov/
MN:	651-296-4026	www.commerce.state.mn.us/
MO:	573-751-4877	www.insurance.mo.gov/
MS:	601-359-3569	www.doi.state.ms.us/
MT:	406-444-2040	sao.mt.gov/insurance/index.asp
NC:	800-546-5664	www.ncdoi.com/
ND:	701-328-2440	www.nd.gov/ndins/
NE:	402-471-2201	www.doi.ne.gov/
NH:	603-271-7973	www.state.nh.us/insurance
NJ:	609-292-5360	www.njdobi.org
NM:	505-827-4601	www.nmprc.state.nm.us/
NV:	775-687-4270	www.doi.state.nv.us/
NY:	212-480-6400	www.ins.state.ny.us
OH:	614-644-2658	www.ohioinsurance.gov/
OK:	405-521-2828	www.oid.state.ok.us/
OR:	503-947-7980	www.cbs.state.or.us/external/ins
PA:	717-787-2317	www.ins.state.pa.us/ins/site/default.asp
PR:	787-722-8686	www.ocs.gobierno.pr/
RI:	401-222-2246	www.dbr.state.ri.us
SC:	803-737-6160	www.doi.sc.gov/
SO:	605-773-3563	www.state.sd.us/dcr/insurance/
TN:	615-741-3590	www.tennessee.gov/finance/ins/ins.html
TX:	512-463-6169	www.tdi.state.tx.us/
UT:	801-538-3800	www.insurance.utah.gov/
VA:	804-371-9741	www.scc.virginia.gov/division/boi/
VT:	802-828-3301	www.bishca.state.vt.us
WA:	360-725-7200	www.insurance.wa.gov/
WI:	608-266-3585	www.oci.wi.gov/
WV:	304-558-3386	www.wvinsurance.gov
WY:	307-777-7401	insurance.state.wy.us



110 William Street
New York, NY 10038
www.iii.org

Reviewed and approved by:

Federal Citizen Information Center
National Consumers League
Cooperative State Research,
Education, and Extension Service, USDA

www.pueblo.gsa.gov/
www.nclnet.org/
www.reeusda.gov/