

# **Brochure: Home Inventory**

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

A home inventory can help you

- o Buy the amount of insurance you need
- o Get your insurance claim settled faster
- o Verify losses for your income tax return
- o Keep track of all the things 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 make an 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 less expensive ones.

### **Taking Inventory**

There are different ways 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 put 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 online software that makes creating and keeping a home inventory easy.

Keep receipts when they are available and note the cost for the item, when you bought it and other 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 you home? with a friend or in a safe deposit box. (If your inventory is electronic, store it on a disk.) That way you? Il 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 case, items below 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.

**Home Inventory:** You can refer to the following lists to help create your inventories. Write a brief description of the item including when and where it was bough and its make or model number.

### **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 accounts 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 and insurance policy contact information. For more tips, go to the Federal Citizen Information Center?s ?Consumer Focus: Preparing Your Household Records.?

### **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 car information
Bank information (account

Bank information (account numbers, statements, etc.)

Deeds

Retirement and pension account information

Home improvement records warranties

Reviewed and Approved by:

Federal Citizen Information Center www.pueblo.gsa.gov/

National Consumers League www.nclnet.org/

Cooperative State Research, Education, and Extension Service, USDA www.reeusda.gov/

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