

Personal Property Inventory: A Guide & Checklist

No matter what items make your house feel like a home, it's important to keep track of them with a room-by-room inventory. That way when it's time to file a claim, you can account for all your damaged property and get a better, more accurate claims settlement.

Pro Tips for Making a Home Inventory

- 1. Don't forget the nooks and crannies. This guide will take you through the main rooms of your house, but don't forget your basement, attic, garage, porch, closets, etc.
- 2. Photograph your belongings. A picture, after all, is worth a thousand words.
- **3.** Jot down the important details. For each item, include the year you purchased it, price, and make / model / brand name.
- **4.** Check your coverage. After your inventory is complete, compare the estimated value of your belongings against your insurance coverage. You don't want to leave your property underinsured.
- 5. Keep it up to date. 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.
- 6. Don't give away your only copy. When you file a homeowners insurance claim, don't give the original inventory or item receipts to anyone, not even your claims adjuster. Make a copy instead.

The Ground We'll Cover

- → Living Room
- → Dining Room
- Kitchen
- → Family Room / Den
- → Bedrooms
- → Bathrooms
- Other

Tiny disclaimer: This guide is not exhaustive. Please adapt it to your home and your needs as you see fit. Let's get started.

Living Room										
ltem	Quantity	Purchase Date	Purchase Price	Brand Name	Make/Model/Serial Number					
Furniture	Furniture									
Sofa / chairs										
Mirrors										
Lamps										
Rugs / carpets										
Tables										
Curtains										
Entertainment center										
Bookcases										
Other										
Art										
Paintings / pictures										
Sculptures / pottery										
Other										
Electronics										
TV										
Stereo / record player										
DVD player										
Phones										
Computers										

DVDs, CDs, records			
Clocks			
Computers			
Other			
Misc		 	
Air conditioner			
Cabinets			
Fireplace fixtures			
Window treatments			
Other			
Additional Notes			

Dining Room										
ltem	Quantity	Purchase Date	Purchase Price	Brand Name	Make/Model/Serial Number					
Furniture	Furniture									
Tables										
Chairs										
Cabinets										
Curtains/Drapes										
Light fixtures										
Mirrors										
Carpet / rugs										
Other										
Art										
Paintings / pictures										
Sculptures / pottery										
Other										
Electronics										
Phones										
Clocks										
Other										
Misc										
China / crystal										
Glassware										

Table linens			
Window treatments			
Other			
Additional Notes			

Kitchen							
ltem	Quantity	Purchase Date	Purchase Price	Brand Name	Make/Model/Serial Number		
Furniture	· · · · · ·						
Cabinets							
Curtains / drapes							
Floor mats							
Tables							
Chair							
Other							
Major Applia	nces						
Freezer							
Refrigerator							
Oven							
Microwave							
Other							
Utensils							
Pots / pans							
Silverware							
Glasses							
Plates / dishes							
Cooking utensils							
Other							

Mine			
Misc		 	
Stand mixer			
Blender			
Coffee maker			
Cabinets			
Can opener			
Blinds			
Pictures / paintings			
Other			
Additional Notes			

Family Room / Den									
ltem	Quantity	Purchase Date	Purchase Price	Brand Name	Make/Model/Serial Number				
Furniture									
Tables									
Sofa / chairs									
Rugs / carpet									
Entertainment center									
Game table									
Bookcases / books									
Desks									
Other									
Art									
Paintings / pictures									
Sculptures / pottery									
Other									
Electronics									
TV									
Stereo									
DVDs									
CDs									
Video Games									
Gaming systems									

Speakers			
Other			
Misc			
Air conditioner			
Fireplace fixtures			
Window treatments			
Other			
Additional Notes			

Bedrooms										
ltem	Quantity	Purchase Date	Purchase Price	Brand Name	Make/Model/Serial Number					
Furniture	Furniture									
Beds										
Nightstands										
Lamps										
Desks										
Bed linens										
Curtains / drapes										
Dressers / chests										
Armoires										
Mirrors										
Bookcases / books										
Other										
Art										
Paintings / pictures										
Sculptures / pottery										
Other										
Electronics										
Computers										
TV										

DVD			
DVDs / CDs			
Stereo			
Clocks			
Other			
Misc			
Clothing			
Window treatments			
Other			
Additional Notes			

Bathrooms									
ltem	Quantity	Purchase Date	Purchase Price	Brand Name	Make/Model/Serial Number				
Furniture									
Hamper									
Floor mats									
Mirrors									
Bath mats									
Bathtub									
Curtains / drapes									
Other									
Art									
Paintings / pictures									
Sculptures / pottery									
Other									
Electronics			-	-					
Electric toothbrushes									
Hair dryer									
Electric razors									
Curling and straightening irons									
Other									

Misc			
Towels / linens			
Toiletries			
Scale			
Other			
Additional Notes			

Other								
ltem	Quantity	Purchase Date	Purchase Price	Brand Name	Make/Model/Serial Number			
Real Estate								
Vehicles								
Cars / trucks								
Boats								
RVs								
Golf carts								
Other								
Jewelry & Collectibles								
Computer Hardware								

Misc			
Cameras			
Furs			
Antiques			
Tools			
Firearms			
Plants			
Toys / porcelain dolls			
Telescope			
Fish / fish tanks			
Musical instruments			
Outdoor furniture			
Lawnmower			
Pet supplies			
Other			
Additional Notes			