

Household Inventory

A comprehensive home inventory list catalogs your belongings and should include the item description (make, model, and serial number, if applicable), value, and purchase date. Contact the office and we can forward the inventory check lists provided by your carrier. You can create your own list using a spreadsheet. You can also go on-line and find several options for a Household Inventory checklist.

Visual Record

A visual record of your possessions shows proof of ownership. This can be accomplished with a video walk-through of your home or through a series of photographs.

Document Thoroughly

Your home inventory should support the claims process for events ranging from the total loss of your home by fire to the theft of a few items. That's why it's important to thoroughly document your belongings to ensure proper coverage. A good way to start is to move from room to room, listing items as you go. Don't forget to include the items in your basement, attic, garage, and any detached structures, such as tool sheds. Also, pay special attention to your most valuable possessions, such as antiques, art, jewelry, collectibles, and electronic equipment. If you have any questions about which items are covered by your policy, contact our office to discuss. Keeping proper documentation will also help to facilitate the claims process. Having the following items on-hand will also help in the claims process:

- Receipts
- Credit card statements
- Other transaction documents
- Appraisals (include the appraiser's name and address)

Once you've created your home inventory, make sure to update it as you acquire or get rid of items over time.

Keep Your Home Inventory Safe

After completing the inventory, it's important to keep a copy in a bank safe deposit box or other secure location away from your home.