



How to Create a Home Inventory

Your homeowners insurance provides coverage for the contents of your home specified on your homeowners policy. In the event of a covered loss, you would be expected to provide a list of all of your personal property that was damaged or stolen, along with its estimated value and age at the time of loss.

Everyone should have a home inventory list in case the worst should happen. A comprehensive home inventory will help your agent ensure you have enough personal property coverage in the event of a loss. If a loss occurred today, would you be able to compile such a list? Would you trust yourself to remember every item in your home and the approximate value of each item?

If you are like most people, it would be very difficult. An accurate inventory and proof of ownership at the time of a loss can make the claim settlement process easier and faster. That's why Bearingstar Insurance has developed this Home Inventory Worksheet.

Getting Started:

- Start now even if your information is incomplete. A good home inventory includes a detailed list of your possessions, including receipts, descriptions, and photos of your home contents.
 - Start with new purchases and add older items later.
 - Group your possessions into logical categories, e.g., by hobby, by room in your home, etc.
- Be specific. For example: Sony 42 inch flat panel LED television. Better yet, write down the serial number. This will ensure the item is valued correctly. Serial numbers also help the police if an item is stolen.
 - Keep a detailed record of antiques, jewelry, major appliances and collector's items. Some items may need special coverage separate from your homeowners policy
 - Scan and store copies of invoices for large items purchased in case proof of ownership is needed.
- Photograph or video each room in your home, including inside closets, storage buildings, the attic, and the garage. Open drawers and photograph the contents. Label and date when the photographs or videos were taken.
- Don't miss items you rarely use, such as holiday decorations, sports equipment and tools.
- You can also try doing a digital inventory. There are many mobile apps that can help you create and store a room-by-room record of your belongings.

- Don't get overwhelmed. Once you've started your inventory, keep going even if you can't get it all done immediately. It's better to have an incomplete inventory than nothing at all.

How to Store your Home Inventory List

- Keep a copy in a safe deposit box or fire proof container.
- Give a copy to a trusted family member who doesn't live in your home.
- File a copy with your insurance agent.
- Keep an electronic version stored in your personal email or cloud storage.

Updating Your Home Inventory

It is a good idea to update your home inventory list annually to include any new items that have been added to your household, and to remove items that you no longer have. You may want to update it whenever you purchase high value items. Jewelry, art, and collectibles may have values that exceeds the coverage limits of your homeowners policy and may require special coverage. While you're making your home inventory, check with your insurance agent to make sure you have proper coverage for these items.

Living Room/Den

<u>Item</u>	<u>Manufacturer</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Sofa				
Loveseat				
Recliner				
Chairs				
Ottoman				
Coffee Table				
End tables				
Computer				
Computer monitor				
External hard drive				
Computer peripherals				
Television				
Entertainment center				
Stereo				
Stereo equipment				
CDs, DVDs, tapes, records				
Video game console				
Video games				
Sound system				
Bookcases				
Books				
Mirrors				
Area rug				
Fireplace equipment				
Piano, musical instruments				
Curtains, blinds				
Pillows, cushions				
Art, wall décor				
Knickknacks				
Blankets				
Storage/chests				
Lamps				
Telephone				
Clock				
Guns				
Animal mounts				

Home Office/Family Room

<u>Item</u>	<u>Manufacturer</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Sofa				
Loveseat				
Chairs				
Ottoman				
Desk				
Coffee table				
End tables				
Computer				
Computer Monitor				
External hard drive				
Computer peripherals				
Laptop computer				
Fax Machine				
Scanner				
Television				
Stereo				
Stereo equipment				
DVD player				
CDs, DVDs, tapes, records				
Video game console				
Video games				
Sound system				
Video recorder				
Piano, musical instruments				
Area rugs				
Curtains, blinds				
Pillows, cushions				
Art, wall décor				
Knickknacks				
Blankets				
Storage/chests				
Lamps				
Telephone				
Clock				
Bookcases				
Books				
Mirrors				
Entertainment center				
File cabinets				
Office supplies				
Fireplace equipment				

Kitchen

<u>Item</u>	<u>Manufacturer</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Stove				
Refrigerator				
Refrigerator contents				
Dishwasher				
Cabinets				
Sink disposal				
Freezer				
Freezer contents				
Table				
Chairs, stools				
Microwave				
Convection oven				
Electric grill				
Coffee maker				
Toaster				
Blender, processor				
Mixer				
Toaster oven				
Waffle iron				
Clock				
Television				
Radio				
Dishes				
Glasses				
Pots and pans				
Bowls				
Silverware				
Cooking utensils				
Cookbooks				
Pantry items, food				
Linens				
Spices				
Knickknacks				
Lamps				
Art, wall décor				
Telephone				
Computer				
Computer monitor				
Computer peripherals				
Area rugs				

Dining Room

<u>Item</u>	<u>Manufacturer</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Table				
Chairs				
Buffet				
China cabinet				
China				
Serving table, cart				
Serving dishes				
Crystal				
Silverware				
Tea, coffee sets				
Linens				
Liquor cabinet				
Curtains, blinds				
Art, wall décor				
Area rugs				
Lamps				
Mirrors				

Laundry/Utility/Crafts Room

<u>Item</u>	<u>Manufacturer</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Clothes washer				
Clothes dryer				
Table				
Cabinets				
Vacuum cleaner				
Cleaning tools				
Cleaning supplies				
Shelving units				
Iron, ironing board				
Sewing machine				
Sewing supplies				
Craft supplies				
Storage containers				
Carpet shampooer				
Telephone				
Art, wall décor				
Knickknacks				
Area rugs				
Curtains, blinds				

Master Bedroom

<u>Item</u>	<u>Manufacturer</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Bed				
Mattress, box springs				
Night tables				
Sofa, loveseat				
Chairs				
Ottoman				
Dressers				
Storage/chest				
Armoire				
Dressing table				
Bed linens, pillows				
Computer				
Computer monitor				
Computer peripherals				
Entertainment center				
Television				
Stereo				
Stereo equipment				
DVD player				
CDs, DVDs, tapes, records				
Sound system				
Telephone				
Alarm clock, radio				
Bookcases				
Books				
Curtains, blinds				
Art, wall décor				
Knickknacks				
Blankets				
Lamps				

<u>Female Clothing</u>	<u>Brand</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Dresses				
Shirts, blouses				
Skirts				
Sweaters				
Dress pants				
Suits				
Jeans, casual pants				
Coats				
Shoes, boots				
Jewelry				
Accessories				

<u>Male Clothing</u>	<u>Brand</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Dress pants				
Suits				
Jeans, casual pants				
Sweaters				
Shirts				
Coats				
Sporting apparel				
Ties				
Shoes, boots				
Gloves, hats				
Belts, accessories				
Watches, jewelry				

Bedroom 1

<u>Item</u>	<u>Manufacturer</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Bed				
Mattress, box springs				
Night tables				
Chairs				
Dressers				
Storage/chest				
Armoire				
Dressing table				
Bed linens, pillows				
Desk				
Computer				
Computer monitor				
Computer peripherals				
Entertainment center				
Television				
Stereo				
Stereo equipment				
DVD player				
CDs, DVDs, tapes, records				
Telephone				
Alarm clock, radio				
Bookcases				
Books				
Curtains, blinds				
Art, wall décor				
Knickknacks				
Blankets				
Lamps				
Musical instruments				
Toys				
Collections				

<u>Female Clothing</u>	<u>Brand</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Dresses				
Shirts, blouses				
Skirts				
Sweaters				
Dress pants				
Suits				
Jeans, casual pants				
Sporting apparel				
Coats				
Hats, gloves				
Belts				
Scarves				
Purses				
Shoes, boots				
Jewelry				
Accessories				

<u>Male Clothing</u>	<u>Brand</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Dress pants				
Suits				
Jeans, casual pants				
Shirts				
Sweaters				
Coats				
Sporting apparel				
Ties				
Shoes, boots				
Gloves, hats				
Belts, accessories				
Watches, jewelry				

Bedroom 2

<u>Item</u>	<u>Manufacturer</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Bed				
Mattress, box springs				
Night tables				
Chairs				
Dressers				
Storage/chest				
Armoire				
Dressing table				
Bed linens, pillows				
Desk				
Computer				
Computer monitor				
Computer peripherals				
Entertainment center				
Television				
Stereo				
Stereo equipment				
DVD player				
CDs, DVDs, tapes, records				
Telephone				
Alarm clock, radio				
Bookcases				
Books				
Curtains, blinds				
Art, wall décor				
Knickknacks				
Blankets				
Lamps				
Musical instruments				
Toys				
Collections				

<u>Female Clothing</u>	<u>Brand</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Dresses				
Shirts, blouses				
Skirts				
Sweaters				
Dress pants				
Suits				
Jeans, casual pants				
Sporting apparel				
Coats				
Hats, gloves				
Belts				
Scarves				
Purses				
Shoes, boots				
Jewelry				
Accessories				

<u>Male Clothing</u>	<u>Brand</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Dress pants				
Suits				
Jeans, casual pants				
Shirts				
Sweaters				
Coats				
Sporting apparel				
Ties				
Shoes, boots				
Gloves, hats				
Belts, accessories				
Watches, jewelry				

Bathroom 1

<u>Item</u>	<u>Manufacturer</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Dressing table				
Cabinets (unattached)				
Chair				
Clothes hamper				
Storage containers				
Shelves (unattached)				
Towels, linens				
Clock, radio				
Television				
Electric razor				
Curling/flat iron				
Hair dryer				
Toiletries				
Medicine				
Scale				
Shower curtain				
Curtains, blinds				
Area rugs				
Art/wall décor				
Lamps				

Bathroom 2

<u>Item</u>	<u>Manufacturer</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Dressing table				
Cabinets (unattached)				
Chair				
Clothes hamper				
Storage containers				
Shelves (unattached)				
Towels, linens				
Clock, radio				
Television				
Electric razor				
Curling/flat iron				
Hair dryer				
Toiletries				
Medicine				
Scale				
Shower curtain				
Curtains, blinds				
Area rugs				
Art/wall décor				
Lamps				

Outdoor/Seasonal

<u>Item</u>	<u>Manufacturer</u>	<u>Model, Serial Number</u>	<u>Date Purchased</u>	<u>Purchase Price</u>
Patio/porch furniture				
Pillows, cushions				
Bicycles, sports equipment				
Holiday decorations				
Garden/yard tools, containers, supplies				
Planters, plants				
Lawn mower, weed trimmer, leaf blower				
Sprinklers, hoses				
Ladders				
Tool box				
Tools				
Tiller, shovels				
Trailer, boat				
Jacuzzi				
Outdoor games, toys				
Freezer, refrigerator, contents				
Cooking equipment				
Pet supplies				
Dehumidifier, heater				
Hobby supplies				
Storage, shelving units (unattached)				

