

Personal Property Home Inventory

OFFICE OF THE COMMISSIONER OF INSURANCE

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If your home was damaged by a fire or a burglar stole your valuables, would you be able to give your insurance company a complete list of all the items damaged, destroyed, or stolen? Having an up-to-date personal property home inventory will help.

Like many people, you may own much more than you realize. Your furniture, appliances, clothing, sports/hobby equipment, and electronics are all regarded as personal property. After a loss, too many people find out they should have increased their coverage amounts or purchased replacement cost coverage.

Note: Your homeowner's insurance policy covers valuable items such as jewelry, furs, art and antiques, only up to set dollar amounts, which might not be enough for your situation. If the cost of replacing them exceeds these limits, you may want to purchase Scheduled Personal Property Coverage. Discuss with your insurance agent or company what is most appropriate for your personal property coverage needs.

Home inventory tips:

- List every item of value in your house.
- Make sure to copy serial numbers of your personal items.
- Keep all receipts along with a description of the items.
- Keep a detailed record of antiques, jewelry, major appliances, and collector's items.
- Continuously update your home inventory as you acquire new items.

Taking the time to record your personal property in this home inventory will save you time, money and frustration should a property loss occur. You may want to include a video or photographs of your inventory.

Keep a copy of your home inventory in a safety deposit box, a fireproof container, or give copies to a trusted family member who does not live in your home.

Inventory Summary

No. of Items	Items	Total Original Cost	Estimate Present Value
	Jewelry		
	Furs		
	Fine art		
	Musical instruments		
	Silverware		
	China and glassware		
	Sports and hobby equipment		
	Electronics		
	Home office/den//library/study		
	Living room		
	Recreation/family room		
	Dining room		
	Kitchen		
	Master bedroom		
	Extra bedroom(s)		
	Bathroom(s)		
	Personal effects - men		
	Personal effects - women		
	Personal effects - boys		
	Personal effects - girls		
	Laundry room		
	Garage/basement/attic		
	Porch/patio/deck		
Grand Total			
Total amount of your present insurance on personal property			

Kitchen

No. of Items	Item	Date of Purchase	Total Original Cost	Estimate Present Value
	Table			
	Chairs and stools			
	Curtains			
	Cabinets			
	Lighting fixtures			
	Stove and range hood			
	Microwave oven			
	Refrigerator and contents			
	Freezer and contents			
	Dishwasher			
	Electrical appliances			
	Pots and pans			
	Silverware			
	Kitchen utensils			
	Dishes			
	Glasses			
	Liquor, wines			
	Canned goods			
	Brooms, mops			
	Cleaning materials			
	TV			
	Clock			
	Radio			
	Pictures			
Total				

Home Office/Den/Library/Study

No. of Items	Item	Date of Purchase	Total Original Cost	Estimate Present Value
	Chair			
	Couch			
	Computer			
	Printer			
	Scanner			
	Fax machine			
	Cordless phone			
	Tape recorder			
	Securities			
	Manuscripts			
	Business property			
	Camera			
	Bookcases			
	Books			
	Curtains			
	Tables			
	Lamps			
	Radios			
	Rugs			
	Fireplace equipment			
	Portable air conditioner			
	Portable electronics			
	Data and media storage			
Total				

