

Home Inventory

Suggestions for Your Home Inventory

Proof of purchase or a current, detailed inventory is important filing an insurance claim after a loss. The following form may be helpful in creating a permanent record of your personal belongings.

- Record serial numbers of small appliances and other theft-prone items.
- Keep receipts along with the description of the item.
- If doing a video inventory, start in one corner of the room and work your way around until the whole room has been covered.
- A detailed record of antiques, jewelry, silver, major appliances and collector's items is very important.
- Keep your inventory up-to-date -- be sure to add new items as you purchase them.
- Photographs may be the best way to record your belongings. To prepare this kind of inventory, follow these easy guidelines.
- Any point-and-shoot camera will do.
- Make sure pictures and videos are dated and that items shown are accompanied by written records of when the item was purchased and possible where purchased and purchase price.
- To get the overall picture, take wide-angle shots of the entire room, then several close-ups to capture details.
- Focus your flash away from mirrors and other reflective surfaces by standing at a 45° angle to the shiny surface.
- A family member in the picture helps substantiate ownership. Open closet doors to indicate quantity of clothing.
- Remember to take pictures of the inside of drawers with the contents fanned out.
- Use non-glare dark cloth as a backdrop for silver, china or jewelry and try to avoid using a flash.
- Take a picture of the pattern name or manufacturers signature of your china, along with a picture of the pattern.
- Don't forget to inventory closets, the attic, the basement and the garage.
- Be sure to include sporting goods.
- Don't forget to include power tools and detailed photos of the inside of any toolboxes, drawers or storage sheds.

