

# Home Inventory & Important Documents

(For Spanish, <http://www.iii.org/media/publications/brochures/inventario/> )

You never know when a disaster may strike—but you can be prepared with a home inventory.

A home inventory can help you

- § Buy the amount of insurance you need
- § Get your insurance claim settled faster
- § Verify losses for your income tax return
- § Keep track of all the things you've accumulated over the years

## GETTING STARTED

There are many ways to create a home inventory. It may seem hard at first to record information about everything you have in your house, but don't let that put you off. First, decide on a way to make an inventory that works for you. You can do it room by room, category by category (furniture, electronics, etc.), from newest items to oldest or from most expensive purchases to less expensive ones.

## TAKING INVENTORY

There are different ways to making your list. You can write everything down in a notebook, for example. Or you can take pictures, writing information on the back of the photos or put information on your computer. If you have a video camera, you can walk through your house filming and describing the contents at the same time. If you have a personal computer, you can download free software that makes creating and keeping a home inventory easy at <http://www.KnowYourStuff.org> .

Keep receipts when they are available and note the cost for the item, when you bought it and other information about the make and model.

Expensive items like jewelry and art work may need to be insured separately. Ask your insurance agent whether you need a floater for your homeowners policy.

Store a copy of your inventory in a safe place outside of you home—with a friend or in a safe deposit box. (If your inventory is electronic, store it on a disk.) That way you'll be sure to have something to give your insurance representative if your home is damaged. Also, whenever you make a significant purchase, remember to add the information to your inventory while the details are fresh in your mind.

In some case, items below are listed by the room in which they are most likely to be found. In other cases, they are grouped together by category. For many items like books, CDs, sheets or pots and pans, you can make a general estimate of how many you have and their estimated value.

## Home Inventory

You can refer to the following lists to help create your inventories. Write a brief description of the item including when and where it was bough and its make or model number.

### General appliances

Televisions	VCR/DVD player	Video camera
CD player	Stereo equipment	CDs, records
Radios	Sewing machine	Cameras
Answering machine	Phones	Washer/Dryer
Air conditioners	Heaters	Fans
Vacuum cleaner	Exercise equipment	

### General Household

Carpet/rugs	Window treatments	Bookcases
Chairs	Lamps/light fixtures	Clocks
Mirrors	Vases	Collections (coin, stamp, etc.)
Pictures/wall hangings		

### Living Room

Sofa	Chairs	Entertainment center/wall units
Coffee table	End tables	Piano/ musical instruments

### Dining Room

Buffet	Table	Chairs
China cabinet	China	Silverware
Crystal	Table linens	Tea/coffee sets
Serving table/cart		

### Bedrooms

Beds	Bed linens	Dressers/chests
Dressing tables	Night tables	

### Clothing

Shoes	Coats	Furs
Suits	Dresses	Sweaters
Sports apparel	Shirts	Skirts
Jewelry		

### Kitchen

Table	Chairs	Refrigerator
Freezer	Stove	Microwave oven
Oven	Dishwasher	Coffee maker
Other small appliances	Pots/pans	Dishes
Glasses	Kitchen utensils	

### Bathrooms

Hair dryer/other electrical appliances		Scale
Shower curtains	Towels	

### Home Office/Study/Den

Desk	Chairs	Sofa
Computer	Printer	Scanner
Fax machine	Books	Tables
Business supplies		

### **Garage/Basement/Attic/Shed**

Furniture	Luggage/trunks	Sports equipment
Toys/Outdoor games	Bicycles	Small boats
Trailers	Lawn mower	Snow blower
Shovels	Sprinklers/hoses	Wheelbarrow
Ladders	Work bench	Other garden tools/supplies
Carpentry tools/supplies	Holiday decorations	

### **Porch/Patio**

Garden chairs	Garden tables	Umbrellas
Outdoor cooking equipment	Planters	Jacuzzi

## **KEEPING IMPORTANT DOCUMENTS**

It's also important to keep a record of legal documents, such as birth certificates and passports, and financial documents, such as bank accounts and insurance policies. You can also use your home inventory to record information about these papers. Note insurance policy and bank and investment account numbers along with and insurance policy contact information. With a computer, [www.MyFinancialHouse.org](http://www.MyFinancialHouse.org) can help you keep track of your financial records. For more tips, go to the Federal Citizen Information Center's "Consumer Focus: Preparing Your Household Records."

### **General**

Wills, living wills and powers of attorney	Passports
Birth certificates	Marriage certificates/divorce decrees
Social security cards	Education records
Employment records	Church records

### **Financial**

Insurance records	Tax records
Creditor information	Credit card information
Bank information (account numbers, statements, etc.)	Deeds
Retirement and pension account information	
Home improvement records warranties	

Free inventory software: <http://www.knowyourstuff.org/>

Source: Insurance Information Institute

<http://www.iii.org/media/publications/brochures/homeinventory/>