



Brochure: Home Inventory

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You never know when a disaster may strikeâ€”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 access free online software that makes creating and keeping a home inventory easy.

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 your 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.

Making Lists

In some cases, 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 bought 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
Coffee table
End tables
Entertainment center/wall units
Piano/other 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 makers/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/other garden tools and supplies
Ladders
Work bench
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. For more tips, go to the Federal Citizen Information Center's "Consumer Focus: Preparing Your Household Records."

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 car information

Bank information (account numbers, statements, etc.)

Deeds

Retirement and pension account information

Home improvement records warranties

Reviewed and Approved by:

Federal Citizen Information Center

www.pueblo.gsa.gov/

National Consumers League

www.nclnet.org/

Cooperative State Research, Education, and Extension Service, USDA

www.reeusda.gov/

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