

A household inventory—well worth the time

What is a household inventory and why do I need one?

A household inventory could prove invaluable if you lost some or all of your household belongings in a fire, burglary or natural disaster. A household inventory is a list of all the personal belongings in your home including when and where you bought each item, their original cost and any identifying information, such as model or serial numbers. For an investment of just a few hours, you can survey your belongings and be prepared in the event of a loss.

How do I take my own inventory?

There are three basic steps. First, list all of your major belongings and furnishings. There are two ways to take or create your inventory. The first is room by room. If you choose this method, you should list the

contents (i.e., couch, loveseat, T.V., stereo, etc.) each with the make, model number, description, original price and any comments.

The second method is categorically (i.e., Entertainment: T.V.—living room, T.V.—bedroom, DVDs A, B, C and D—living room; DVDs E, F, G and H—bedroom, etc.) again each with the make, model number, description and price and any comments. Attach a photograph and appraisal if available.

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Third, store the inventory and photographs/video in a safe place outside your home, such as in a safe-deposit box at a bank. Keeping a copy of the inventory at home is fine, but it is wise to keep the original inventory and photographs in a secure location in case a fire or other disaster destroys your home. In addition, you should likewise protect your valuables and hard-to-replace documents such as deeds, bonds, stocks and insurance policies by storing them in a safe-deposit box.

These are general recommendations. For the best advice on your personal insurance needs, contact our agency.

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