

# Home Inventory Checklist

Creating an inventory of your household items in advance can be beneficial for insurance claims. It is easier to prepare a list beforehand rather than trying to recall everything from memory later. A thorough inventory can also expedite the claims process and assist in claiming tax deductions for uninsured losses.

## ***Tips for making your home inventory:***

- ✓ To ensure you receive full compensation from your insurance company in case of loss or damage, it's important to maintain a comprehensive and specific inventory. Include all of your personal belongings, and regularly update the list to include new items. Also, make sure to provide purchase dates, values, brand names, and serial numbers. Keep receipts for any high-value items.
- ✓ To make sure you don't forget any items, it's important to create a comprehensive inventory of all your clothing and accessories. Take pictures or videos of each room in your house, including the closets, attic, storage buildings, and garage. Remember to open drawers and photograph the contents. Make sure to label all pictures and videos with the date they were taken.
- ✓ It is advisable to store important documents, such as your inventory, pictures and videos, insurance policy, and appraisal reports in a secure location. Consider keeping a backup copy outside of your home, such as in a safe deposit box, at work, or with a trusted friend or relative.
- ✓ To ensure you can access your pictures, videos, and documents from anywhere, save them on a computer and email them to yourself for storage on your email provider's servers.
- ✓ It is recommended that you review your policy's personal property coverage limit every year and make sure that it is sufficient to cover all the items listed on your home inventory. Personal property coverage is designed to provide reimbursement if your household items, such as furniture, clothing, and appliances, are lost, damaged, or stolen.
- ✓ Homeowners insurance policies may not fully cover valuable personal property like jewelry and furs, but you can buy additional coverage by paying a higher premium. It's important to inform your agent or company about any special items you want to insure.

*Provided by:*

**Culbertson  
Agency**

13099 S Cleveland Ave. #310  
Fort Myers, FL 33907  
www.culbertsonagency.com  
239-210-7700



# Home Inventory

Homeowner Info:

Provided by:  
**Culbertson Agency**  
 239-210-7700  
 www.CulbertsonAgency.com

Name: \_\_\_\_\_

Address: \_\_\_\_\_

ITEM	PURCHASE DATE	PRICE
<b>BEDROOM 1</b>		
Bed frame		
Mattress		
Nightstands		
Dresser		
Bookcase		
Desk		
Mirror		
Bed linens		
Area rugs		
Curtains/drapes		
Decorative items		
<b>BEDROOM 2</b>		
Bed frame		
Mattress		
Nightstands		
Dresser		
Bookcase		
Desk		
Mirror		
Bed linens		
Area rugs		
Curtains/drapes		
Decorative items		
<b>BEDROOM 3</b>		
Bed frame		
Mattress		
Nightstands		
Dresser		
Bookcase		
Desk		
Mirror		
Bed linens		
Area rugs		
Curtains/drapes		
Decorative items		

ITEM	PURCHASE DATE	PRICE
<b>BATHROOM 1</b>		
Mirror		
Electric toothbrush		
Hair dryer		
Electric razor		
Towels		
Area rugs		
Decorative items		
Curtains		
<b>BATHROOM 2</b>		
Mirror		
Electric toothbrush		
Hair dryer		
Electric razor		
Towels		
Area rugs		
Decorative items		
Curtains		
<b>ARTWORK</b>		
Paintings		
Sculptures		
Mirrors		
Wall hangings		
Pottery		
Art & craft supplies		
<b>JEWELRY</b>		
Wedding rings		
Engagement rings		
Rings		
Bracelets		
Earrings		
Necklaces		
Pins/brooches		
Watches		

