

Personal Property Home Inventory

- ▶ Home inventory tips
- ▶ Property list



TIPS AND RESOURCES

Why fill out a personal property inventory?

In the event of a fire or other disaster, would you be able to remember all your possessions? If you are like most people, it would be very difficult...and you may own much more than you realize.

Your home insurance provides coverage for the contents of your home up to policy limits. But in the event of a covered loss, you are expected to provide a list of all of your

personal property that was damaged or stolen, along with its estimated value and age at the time of loss.

An accurate inventory and proof of ownership can make the claim settlement process easier (and faster), verify losses for your income tax return, and help you purchase the correct amount of insurance.

Getting started

A good home inventory includes a detailed list of your possessions, including receipts, descriptions, and photos of your home contents. If you're just setting up a household, starting a home inventory is relatively simple. If you've been living in the same house for many years, however, the task of creating a list can seem daunting—but it doesn't have to be.

- **Start now**—even if your information is incomplete.
- **Begin with recent purchases**, then go back tackle your older possessions.
- **Pick an easy spot to start.** A contained area—like a small kitchen appliance cabinet or a coat closet—is a great place to get started.
- **Be specific.** Describe each item you record. Note where you bought it, the make and model, what you paid, and any other detail that might help in the event you need to make a claim.
- **Record serial numbers**, which are usually found on the back or bottom of major appliances and electronic equipment.
- **Store** sales receipts, purchase contracts, and appraisals with your list.
- **Include photographs** with your inventory, or store them online, on your computer, and/or your phone. Keep video in a safe place as well.

Home inventory tips

- **Scan and store** copies of invoices for large items purchased in case proof of ownership is needed.
- **Photograph or videotape each room in your home**, including inside closets, storage buildings, the attic, and the garage. Open drawers and photograph the contents. Label and date when the photographs or videos were taken.
- **Don't miss items you rarely use**, such as holiday decorations, sports equipment, and tools.
- **The most overlooked items** left off of a home inventory are usually found in the attic or basement because we tend to forget our boxes of "stuff." To make them easier to inventory, label the outside of each box with a list of the contents, and then record an image of those items.
- **Count clothing by general category.** For example, "7 pairs of jeans, 3 pairs of tennis shoes..." Make note of any items that are especially valuable.
- **Don't forget off-site items.** Your belongings kept in a self-storage facility are covered by your home insurance as well.
- **Keep a detailed record of antiques, jewelry, and collector's items.** These types of items may have increased in value, so they may need special coverage separate from your standard home insurance policy. With a home policy, your protection for certain high-valued items is limited.
*****If you have your home insurance with WEA Member Benefits, call 1-800-279-4030 to make sure you have adequate insurance for high-value items before there is a loss.*** To protect these assets, you can choose to schedule them on your policy. This gives you additional coverage as well as protection from certain types of accidental loss such as droppage or mysterious disappearance. When you schedule property such as jewelry or musical instruments, you receive coverage up to the amount you specify minus any applicable deductible.
- **Back it up.** Be sure any photos and/or video you've taken of your home are safely backed up using an external hard drive, online service, and/or personal email so you can access it wherever you can log onto a computer. You may also want to scan or take pictures of your home inventory with your smartphone so that it's backed up digitally. Paper copies—along with applicable receipts and appraisals—should be put in a safe deposit box or at a friend's or relative's home.
- **Try not to get overwhelmed.** Once you've started your inventory, keep going even if you can't get it all done immediately. It's better to have an incomplete inventory than nothing at all.
- **Continuously update** your home inventory as you acquire new items.

Next steps

Your home inventory is only useful if it's accurate and accessible so you can provide information to your insurance company in case of fire, theft or other disaster.

After you've taken your inventory, learn how much insurance you need to be properly protected.

Let us take a look at your needs and your existing insurance coverage.

If you're already well protected, we'll tell you! If not, we'll recommend changes and coach you to be a better insurance consumer. Contact us for a free consultation or schedule an appointment online.



Contact us

1-800-279-4030

memberbenefits@weabenefits.com

Schedule an appointment

weabenefits.com/consults

LET'S GET STARTED!

Kitchen

Last updated: _____

Quantity	Item	Purchase date	Place of purchase	Original cost	Estimated current value	Notes or serial/model number
	Table					
	Chairs and stools					
	Curtains, blinds					
	Cabinets					
	Lighting fixtures					
	Stove and range hood					
	Microwave					
	Refrigerator and contents					
	Freezer and contents					
	Dishwasher					
	Garbage disposal					
	Electrical appliances					
	Pots and pans					
	Silverware					
	Kitchen utensils					
	Dishes					
	Glasses					
	Liquor, wines					
	Nonperishable goods					
	Cleaning supplies					
	TV					
	Clock					
	Radio					
	Pictures					

Dining Room

Last updated: _____

[illegible]

Living Room

Last updated: _____

Quantity	Item	Purchase date	Place of purchase	Original cost	Estimated current value	Notes or serial/model number
	Sofas					
	Chairs					
	Ottomans					
	Tables					
	Table accessories					
	Desk and accessories					
	Shelves					
	Bookcases					
	Clocks					
	Mirrors					
	Chests					
	Lamps					
	Pillows					
	Throws					
	Fireplace accessories					
	Curtains, blinds					
	Rugs, carpets					
	Pictures, decorations					
	TV					
	Home theater or stereo					

Family Room

Last updated: _____

Quantity	Item	Purchase date	Place of purchase	Original cost	Estimated current value	Notes or serial/model number
	Sofas					
	Chairs					
	Ottomans					
	Tables					
	Table accessories					
	Desk and accessories					
	Shelves					
	Bookcases					
	Clocks					
	Mirrors					
	Chests					
	Lamps					
	Pillows					
	Throws					
	Fireplace accessories					
	Curtains, blinds					
	Rugs, carpets					
	Pictures, decorations					
	TV					
	Home theater or stereo					

Bedroom #1

last updated:

[illegible]

Bedroom #2

Last updated:

[illegible]

Bedroom #3

Last updated:

[illegible]

Bedroom #4

last updated:

[illegible]

Clothing

last updated:

[illegible]

Bathrooms

last updated:

[illegible]

Home office/study/library/den

Last updated: _____

[illegible]

Laundry

Last updated:

Last updated:

[illegible]

Garage/basement/attic

Last updated: _____

Quantity	Item	Purchase date	Place of purchase	Original cost	Estimated current value	Notes or serial/model number
	Furniture					
	Luggage/trunks					
	Sports equipment					
	Toys/games					
	Power and hand tools					
	Pool equipment					
	Heater					
	Dehumidifier					
	Humidifier					
	Ornamental lawn items					
	Lawn mower					
	Shovels/garden tools/supplies					
	Spreaders					
	Hoses/sprinklers					
	Snow blower					
	Holiday decorations					
	Nonperishable items					
	Pet supplies					
	Ladders					
	Garbage cans					
	Boats/canoes/kayaks					
	Workbench					
	Automotive supplies/equipment					
	Shelving/storage					

Porch/patio/deck

Last updated: _____

[illegible]

Miscellaneous

Last updated: _____

Quantity	Item	Purchase date	Place of purchase	Original cost	Estimated current value	Notes or serial/model number
	Vacuum					
	ShopVac					
	Heaters					
	Fans					
	Air conditioners					
	Sewing machine					
	Hobby/craft supplies					
	Games					
	Radios					
	Musical instruments					
	Baby changing table					
	Baby crib/bassinet					
	Step stools					
	Fitness equipment					
	VCR/DVD/Blu-Ray players					
	Wedding dress					
	Luggage					
	Carpet shampooer					
	CDs, DVDs, tapes, records					
	Virtual assistant devices					

High value items

Last updated: _____

[illegible]

Additional items

| last updated:

Last updated:

[illegible]

Additional items

| last updated:

Last updated:

[illegible]

Additional items

| last updated:

Last updated:

[illegible]



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