

Household Inventory



If your home were damaged or destroyed by a fire, theft, or natural disaster, would you be able to recall every item you own?

In the event of a total loss, you will be expected to provide a list of all your personal property that was damaged, along with its estimated value. A Household Inventory can not only make it easier to settle your insurance claims, but can also help determine if you have the right type and amount of insurance for your home and its contents. Follow these simple steps to complete a Household Inventory.

- **Make a list.**

Jot down the items and their value in each room (don't forget the closets and storage areas). Then itemize the contents in the space provided in this brochure. Be as thorough as you can, noting make and model or serial number, date purchased, and the item's value.

- **Take pictures or record a video.**

A visual reminder is also extremely helpful when trying to recall the contents of your home. Take pictures or make a video of each room, date them, and keep them with your Household Inventory.

- **Compare your coverage.**

Compare the Household Inventory total to the amount of coverage on your homeowner's policy. If the amount on your policy is less than the value of your inventory, contact your independent agent to adjust your coverage.

- **Safeguard your inventory.**

Store your inventory in a safe place – a safe deposit box, a fireproof safe, or with your insurance agent.

- **Review it once a year.**

It's important to recheck your inventory once a year. What new items have been added to the household? How have the cash values changed? How does the protection of your homeowner's policy measure up against inflation? With the help of your insurance agent, make sure your policy offers the right coverage for your valuables.

Online Home Inventory software is also available through the Insurance Information Institute at www.knowyourstuff.org. This free home inventory website allows you to set up an account and create a home inventory, and provides free, secure online storage of your inventory. It is easy to access and easy to update with automatic e-mail reminders.

This inventory lists the household goods and personal property of:

Name: _____

Address: _____

City: _____

State: _____ Zip: _____

Date of Inventory: _____

Revised: _____

Revised: _____

Household Inventory

Living Room

ARTICLE	MODEL	DATE OF PURCHASE	VALUE
Books			
Rugs, Draperies			
Television			
Artwork			
Furniture			
Stereo System/Home Theater			
Electronics			
Tapes/CDs/DVDs			
Miscellaneous Items			

Dining Room

ARTICLE	MODEL	DATE OF PURCHASE	VALUE
Chairs, Tables, Buffet			
Draperies, Rugs			
China, Glassware			
Silverware and Pewter			
Linens			
Artwork			

Family Room, Den

ARTICLE	MODEL	DATE OF PURCHASE	VALUE
Musical Instruments			
Television			
Stereo System/Home Theater			
VCR/DVD Player			
Tapes/CDs/DVDs			
Books			
Telephone			
Computer			

Bathrooms

ARTICLE	MODEL	DATE OF PURCHASE	VALUE
Draperies, Shower Curtain			
Medicine Cabinet Contents			
Linens and Towels			

Kitchen, Utility Room

ARTICLE	MODEL	DATE OF PURCHASE	VALUE
Chairs, Tables, Stools			
Draperies, Rugs			
Dishes, Glassware			
Refrigerator			
Range (not built in)			
Dishwasher (not built in)			
Washing Machine, Dryer			
Microwave Oven			
Electrical Appliances			
Kitchen Equipment			
Telephone			

Attic, Storage Room, Garage

ARTICLE	MODEL	DATE OF PURCHASE	VALUE
Luggage, Trunks			
Porch Furniture			
Lawnmower, Hand Tools			
Garden Hose			
Wheelbarrow			
Fertilizer, Seeds, Sprays, etc.			
Christmas Decorations			
Snow Blower			
Sports Equipment			
Miscellaneous Items			

Personal Effects – Family

ARTICLE	MODEL	DATE OF PURCHASE	VALUE
Cameras			
Firearms			
Fishing Equipment			
Golf Clubs			
Bicycles			
Exercise Equipment			
Family Scrapbooks			

Household Inventory

Personal Effects – Woman

ARTICLE	MODEL	DATE OF PURCHASE	VALUE
Coats			
Fur Coats			
Clothing			
Accessories			
Shoes and Slippers			
Undergarments			
Nightgowns			
Jewelry, Watch – Itemize			
Cell Phone			

Personal Effects – Man

ARTICLE	MODEL	DATE OF PURCHASE	VALUE
Hats and Overcoats			
Suits, Slacks, Sport Coats			
Shirts and Sweaters			
Shoes and Socks			
Accessories			
Pajamas, Underwear			
Jewelry, Watch – Itemize			
Cell Phone			

Personal Effects – Girl(s)

ARTICLE	MODEL	DATE OF PURCHASE	VALUE
Coats			
Clothing			
Accessories			
Shoes and Slippers			
Undergarments			
Nightgowns			
Jewelry, Watch, Misc.			
CD Player, MP3			
CDs			
Electronic Toys			
Cell Phone			
Other Toys			

Personal Effects – Boy(s)

ARTICLE	MODEL	DATE OF PURCHASE	VALUE
Hats, Caps, Overcoats			
Suits, Slacks, Sportswear			
Shirts and Sweaters			
Shoes and Socks			
Accessories			
Pajamas, Underwear			
Jewelry, Watch, Misc.			
CD Player, MP3			
CDs			
Electronic Toys			
Cell Phone			
Other Toys			

Bedroom 1

ARTICLE	MODEL	DATE OF PURCHASE	VALUE
Bedding			
Rugs, Draperies			
Furniture			
Television, Stereo			
VCR/DVD Player			
Tables, Lamps, and Chairs			
Mirrors and Clocks			
Artwork			
Telephone			
Video Game System			

Bedroom 2

ARTICLE	MODEL	DATE OF PURCHASE	VALUE
Bedding			
Rugs, Draperies			
Furniture			
Television, Stereo			
VCR/DVD Player			
Tables, Lamps, and Chairs			
Mirrors and Clocks			
Artwork			
Telephone			
Video Game System			

Household Inventory

Bedroom 3

ARTICLE	MODEL	DATE OF PURCHASE	VALUE
Bedding			
Rugs, Draperies			
Furniture			
Television, Stereo			
VCR/DVD Player			
Tables, Lamps, and Chairs			
Mirrors and Clocks			
Artwork			
Telephone			
Video Game System			

Bedroom 4

ARTICLE	MODEL	DATE OF PURCHASE	VALUE
Bedding			
Rugs, Draperies			
Furniture			
Television, Stereo			
VCR/DVD Player			
Tables, Lamps, and Chairs			
Mirrors and Clocks			
Artwork			
Telephone			
Video Game System			

Miscellaneous

[illegible]

Totals

ROOMS	VALUE
Living Room	
Dining Room	
Family Room, Den	
Bathrooms	
Kitchen, Utility Room	
Attic, Storage Room, Garage	
Bedroom 1	
Bedroom 2	
Bedroom 3	
Bedroom 4	
Personal Effects – Family	
Personal Effects – Woman	
Personal Effects – Man	
Personal Effects – Girl(s)	
Personal Effects – Boy(s)	
Miscellaneous	
	TOTAL

Contact us today to learn more.



The Central Insurance Companies are comprised of Central Mutual Insurance Company and All America Insurance Company.

The coverages described here are in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

Products underwritten by Central Mutual Insurance Company and affiliated companies.
Copyright © 2021 Central Mutual Insurance Company. All rights reserved.

