



-Since 1876-

Household Inventory

A Record of Your Worth

Your homeowners insurance provides coverage for the contents of your home, up to a limit which you have selected with your insurance agent. In the event of a total loss, you would be expected to provide a list of all of your personal property that was damaged, along with its estimated value.

If a loss occurred today, would you be able to compile such a list? Would you trust yourself to remember every item in your home, and the approximate value of each item?

If you're like most people, it would be very difficult. That's why Central has developed the Household Inventory brochure. It's a simple fill-in-the-blank worksheet that takes minutes to complete but could save you hours of frustration if you ever have a loss.

Determining the Value of Your Belongings

The standard homeowners policy is designed and priced to cover the Actual Cash Value of your Personal Property - that is, the replacement cost less depreciation for age and use or condition. However for extra protection, you may choose to have Replacement Cost Coverage on Contents added to your policy.

For an additional low cost, Replacement Cost Coverage provides for the repair or replacement of your personal property - regardless of depreciation.

When entering the "Values" on your inventory, you should use either the Actual Cash Value or Replacement Cost - depending on the coverage provided by your policy.

If unsure whether you have Replacement Cost Coverage, check your Central policy. If you would like to add this coverage, contact your Central Insurance Companies agent.

The Easy Way to Complete Your Inventory

First, use this form to list the items you own, along with what you consider their value (either Actual Cash Value or Replacement Cost Value, depending on your coverage). By grouping your belongings by the rooms in which they are located, you'll be less likely to overlook something.

Next, total the values for each room and enter the information under the appropriate headings on the inventory form. (Better do it in pencil so it's easy to revise in later years.)

When everything is listed, add up the values to arrive at a "grand total" figure. Then, check your homeowners policy with your insurance agent to make sure your present coverage is adequate to protect you in case of a major loss. If your "grand total" figure is greater than the Coverage C (contents) (Coverage B in Texas) limit on your homeowners policy, you need to increase your coverage.

A Picture is Worth a Thousand Words

Although it's not required, Central encourages you to take photos of some of the property you list in your Household Inventory. In particular, photos of higher valued and unusual items, such as antiques, are extremely helpful when it comes to settling a loss. The photos should be identified and stored along with your completed form. You might also consider videotaping these items and storing the tape with your Household Inventory form!

When You've Completed Your Inventory

Keep a copy around the house if you'd like, but make sure your original Household Inventory is put in a safe place - either in your safe deposit box, or filed with your insurance agent. (To avoid loss of your inventory, be sure not to store it on your premises.)

Then once a year, recheck it. What new items have been added to the household? How have the cash values changed? How does the protection of your Homeowners policy measure up against inflation? With the help of your insurance agent, make sure your home and its contents are insured-to-value . . . that your coverage is increasing at a rate equal to the rate of inflation.

Home Business

Do you have a business in your home?

Most homeowners policies offer limited, if no protection for your business while it is being operated in your home.

Consequently, items you use in your business — desks, FAX machines, telephone equipment, computer equipment, software — and liability coverage for the business, should be insured separately or through a special endorsement to your Homeowners policy. If you are operating a business in your home, check with your agent to be sure you are properly covered.

Completing Your Household Inventory

- ✓ Jot down the items and their value in each room (don't forget the closets and storage areas).
- ✓ Itemize the contents of the spaces above.
- ✓ Total cash value contained in each room . . . or for each member of the family.
- ✓ Enter the figures in the table below and total.

Household Inventory	VALUE
This inventory lists the household goods and personal property of:	Living Room
Name _____	Dining Room
Address _____	Kitchen, Utility Room
City _____	Family/Activities Room, Den
State _____ Zip _____	Bathrooms
Date of Inventory _____	Attic, Storage Room, Garage
Revised _____	Master Bedroom
Revised _____	Bedroom #2
	Bedroom #3
	Bedroom #4
	Personal Effects — Family
	Personal Effects — Woman
	Personal Effects — Man
	Personal Effects — Girl(s)
	Personal Effects — Boy(s)
	TOTAL _____

Household Inventory

LIVING ROOM

NO.	ARTICLE	VALUE
	Books	
	Rugs, Draperies	
	Musical Instruments	
	Television	
	Paintings, Pictures, Art Objects, Decorative Accessories	
	Furniture, Misc.: Chairs & Sofas, Tables & Lamps, Mirrors & Clocks	
	Air Conditioner (Room)	
	Stereo System	
	VCR, Movies	
	Records, Tapes, Compact Discs	
	Home Theater	
	DVD Player	
	Video Game System	

DINING ROOM

NO.	ARTICLE	VALUE
	Chairs, Tables, Buffet	
	Draperies, Rugs	
	China, Glassware	
	Silverware and Pewter	
	Linens	
	Paintings, Pictures, Art Objects	

FAMILY/ACTIVITIES ROOM, DEN

NO.	ARTICLE	VALUE
	Piano, Musical Instruments	
	Television	
	Stereo System	
	Records, Tapes, Compact Discs	
	Books	
	Air Conditioner (Room)	

FAMILY/ACTIVITIES ROOM, DEN (continued)

NO.	ARTICLE	VALUE
	VCR, Movies	
	Telephone, Answering Machine	
	Computer, Software	
	Sewing Machine	

KITCHEN, UTILITY ROOM

NO.	ARTICLE	VALUE
	Chairs, Tables, Stools	
	Draperies, Rugs	
	Dishes, Glassware	
	Refrigerator	
	Range (Not built in)	
	Dishwasher (Not built in)	
	Washing Machine	
	Dryer	
	Microwave Oven	
	Electrical Appliances (Vacuum, Coffeemaker, Food Processor, etc.)	
	Kitchen Equipment (Foodstuffs, Supplies, Cutlery, Utensils, etc.)	
	Telephone, Answering Machine	

ATTIC, STORAGE ROOM, GARAGE

NO.	ARTICLE	VALUE
	Luggage, Trunks	
	Porch and Garden Furniture	
	Lawnmower, Hand Tools	
	Garden Hose	
	Wheelbarrow	
	Fertilizer, Seeds, Sprays, etc.	
	Christmas Decorations	
	Miscellaneous Articles	
	Snow Blower	
	Sports Equipment - Itemize	

Household Inventory, continued...

BATHROOMS

NO.	ARTICLE	VALUE
	Bath Mats, Rugs, Draperies, Shower Curtain	
	Medicine Cabinet Contents	
	Linens and Towels	
	Electrical Appliances (Hair dryers, curling irons, shaver)	

PERSONAL EFFECTS — FAMILY

NO.	ARTICLE	VALUE
	Cameras, Films, Projection Equipment	
	Firearms	
	Fishing Equipment (Outboard Motor)	
	Golf Clubs	
	Bicycles	
	Exercise Equipment	

PERSONAL EFFECTS — WOMAN

NO.	ARTICLE	VALUE
	Outerwear (coats, gloves)	
	Clothing	
	Shoes and Slippers	
	Undergarments	
	Nightgowns, Housecoats, Hosiery	
	Jewelry, Watch — Itemize	

PERSONAL EFFECTS — MAN

NO.	ARTICLE	VALUE
	Outerwear (coats, gloves)	
	Clothing	
	Shoes and Socks	
	Pajamas, Robes and Underwear	
	Jewelry, Watch — Itemize	

PERSONAL EFFECTS — GIRL(S)

NO.	ARTICLE	VALUE
	Outerwear (coats, gloves)	
	Clothing & accessories	
	Shoes and Slippers	
	Undergarments	
	Nightgowns, Housecoats, Hosiery	
	Jewelry, Watch, Misc.	
	Portable CD player	
	CDs	
	Electronic Toys	

PERSONAL EFFECTS — BOY(S)

NO.	ARTICLE	VALUE
	Outerwear (coats, gloves)	
	Clothing	
	Shoes and Socks	
	Pajamas, Robes and Underwear	
	Jewelry, Watch, Misc.	
	Portable CD player	
	CDs	
	Electronic Toys	

Household Inventory, continued...

MASTER BEDROOM

NO.	ARTICLE	VALUE
	Bedding (Blankets, Comforters, Covers, Pillows, Springs & Mattress)	
	Rugs, Draperies	
	Bed, Chest, Dressing Table	
	Television, Stereo, VCR	
	Tables, Lamps and Chairs	
	Mirrors and Clocks	
	Paintings, Pictures, Art Objects	
	Air Conditioner (Room)	
	Telephone	

BEDROOM NO. 3

NO.	ARTICLE	VALUE
	Bedding (Blankets, Comforters, Covers, Pillows, Springs & Mattress)	
	Rugs, Draperies	
	Bed, Chest, Dressing Table	
	Television, Stereo, VCR	
	Tables, Lamps and Chairs	
	Mirrors and Clocks	
	Paintings, Pictures, Art Objects	
	Air Conditioner (Room)	
	Telephone	

BEDROOM NO. 2

NO.	ARTICLE	VALUE
	Bedding (Blankets, Comforters, Covers, Pillows, Springs & Mattress)	
	Rugs, Draperies	
	Bed, Chest, Dressing Table	
	Television, Stereo, VCR	
	Tables, Lamps and Chairs	
	Mirrors and Clocks	
	Paintings, Pictures, Art Objects	
	Air Conditioner (Room)	
	Telephone	

BEDROOM NO. 4

NO.	ARTICLE	VALUE
	Bedding (Blankets, Comforters, Covers, Pillows, Springs & Mattress)	
	Rugs, Draperies	
	Bed, Chest, Dressing Table	
	Television, Stereo, VCR	
	Tables, Lamps and Chairs	
	Mirrors and Clocks	
	Paintings, Pictures, Art Objects	
	Air Conditioner (Room)	
	Telephone	

Visit us at www.central-insurance.com



- Since 1876 -

Central Mutual Insurance Company
 All America Insurance Company
 CMI Lloyds (Texas only)

This pamphlet describes Central's Homeowners policy and Replacement Cost endorsement in general terms. For specific coverage details and terms, refer to the policy/endorsement itself or call your Central agent.