



HOME INVENTORY CHECKLIST

A Quick Step That Can Save You A Lot of Stress

After a loss, one of the hardest parts of filing an insurance claim is remembering everything you owned. A thorough home inventory makes the process faster, more accurate, and far less stressful. The good news? Creating one doesn't have to take hours. This quick checklist will help you document your belongings in just a few minutes, giving you a helpful record of your contents if you ever need to file a claim.

Take a Quick Video of Each Room

If you only do one thing, take a 5-minute video walkthrough of your home. Start at the front door and slowly move through each room while opening closets, drawers, and cabinets. Narrating the video and mentioning major items can also be helpful.

List Your Big-Ticket Items

TVs, computers, furniture sets, appliances, jewelry, artwork, collectibles, sporting equipment and musical instruments should be listed separately with values and serial numbers if possible.

Save Proofs of Insurance

Receipts, online order confirmations and appraisals can be very helpful in confirming values of each item.

Store Your Inventory Somewhere Safe

Utilize cloud storage (Google Drive, iCloud, etc.) to keep the records offsite. You could also email it to yourself or save it in your insurance company's app if applicable.

Items That May Need Special Coverage

Some items may have limited coverage under a standard homeowners policy, including jewelry, fine art, collectibles, firearms, high-end electronics. If you own items like these, talk to your advisor about whether additional coverage may be appropriate.

When Should You Update Your Inventory?

Your home inventory does not need constant updates, but it is a good idea to revisit it when something significant changes, such as purchasing high value items, receiving valuable gifts, completing a home renovation, or moving to a new home.

If you have questions about your coverage or would like help reviewing your home inventory, our team is always happy to help.