

Before you need your insurance...

# Home Inventory Checklist

television • video camera • CD player • stereo equipment • CDs • recorders • radios • sewing machine • washing machine • phone • washer • dryer • heaters • air conditioners • fans • vacuum cleaner • exercise equipment • carpet • rugs • drapery • blinds • shutters • bookcases • chairs • lamps • light fixtures • clocks • mirrors • vases • collections • pictures • wall hangings • sofa • chairs • coffee table • end table • entertainment center • wall units • piano • musical instruments • buffet • table • chairs • china • cabinet • china • silverware • crystal • tablecloth • napkins • tea sets • serving table • carts • beds • sheets • pillowcases • comforters • dressers • chests • dressing tables • night stands • shoes • coats • furs • suits • dresses • sweaters • sports apparel • shirts • skirts • jewelry • refrigerator • freezer • stove • microwave • oven • dishwasher • coffee makers • small appliances • pots • pans • dishes • glasses • utensils • hair dryer • scale • shower curtains • towels • desk • computer • printer • scanner • fax • books • business supplies • luggage • trunks • sports equipment • toys • outdoor games • bicycles • small boats • trailers • lawnmower • snowblower • shovels • sprinkler • hoses • wheelbarrel • ladders • work bench • carpentry tools • holiday decorations • garden furniture • umbrellas • outdoor cooking equipment • planters • jacuzzi

## PUTTING TOGETHER A HOME INVENTORY...

### IT IS EASIER BEFORE A DISASTER THAN AFTERWARDS.

You've just finished enjoying the New Year's Day bowl games on that big high-definition flat-screen TV you got for Christmas. And the accompanying home entertainment system probably made it feel and sound like you were there in person.

It would be a shame if you lost these expensive new toys to a house fire, or flooding, or a wind storm. Worse still, what if your insurance settlement paid you less than the value of your possessions because you didn't know what exactly you had?

A 2008 survey by the National Association of Insurance Commissioners (NAIC) found that 48 percent of U.S. consumers did not have a list of their possessions.

It's a lot easier to take stock of your insurance coverage and possessions now rather than after a fire has gutted your home, or spring floods have set it afloat, or a wind storm has blown it all away. There's enough to think about without having to try to remember everything you owned once the insurance adjuster arrives. Many people also mistakenly believe their homeowners insurance will cover them in the event of a flood; it does not. Revisit your policy or call your insurance agent to be sure.

After a disaster, an insurance adjuster is going to hand you a piece of paper and a pencil and say write down all your possessions. This is when you will wish you had a home inventory list. Whether you rent or own, having such a list ready to hand to the adjuster can speed up the processing of your insurance claim by days. The list doesn't have to be extremely detailed, but it helps.

Taking pictures is handy, because they can show the brand and model. Some homeowners or renters may shoot video, and as they focus on each item, they describe it. Make a note of the brand, model number, serial number and what you paid for each item. And remember those commonly overlooked belongings such as clothing, which can quickly add up to thousands of dollars.

Once you've made your list, don't forget to update it when you buy that new TV or bedroom set.

#### ***Tips for taking inventory of home possessions:***

- Document each item as completely as possible, including brand and model number.
- Include receipts and/or cancelled checks to prove what you paid for items.
- Remember to include items you don't use regularly, such as holiday decorations, sports equipment or tools.
- Review your insurance policy to know what is covered and whether your possessions are insured for actual cash value (the amount it would take to replace or repair the item minus any depreciation) or for replacement cost (the amount it would take to repair or replace the item without deducting for depreciation).
- For rare or valuable items such as jewelry, antiques or art, you may want to consider adding additional insurance—a rider—to your policy.
- Keep the completed list outside of your home. Store it at your office, a family member's house or safe-deposit box.
- Update the list annually.

#### ***More Resources:***

- A free and simple home inventory software program is available from the Insurance Information Institute.  
[www.knowyourstuff.org/iii/login.html](http://www.knowyourstuff.org/iii/login.html)
- For flood insurance information.  
FEMA: [www.fema.gov/plan/prevent/floodins/infocon.shtm](http://www.fema.gov/plan/prevent/floodins/infocon.shtm)  
National Flood Insurance Program: [www.floodsmart.gov](http://www.floodsmart.gov) 888-379-9531

## TABLE OF CONTENTS

Living Room and Den . . . . .	1
Home Office and Family Room . . . . .	3
Kitchen . . . . .	5
Dining Room . . . . .	7
Laundry Room, Utility Room, Craft Room . . . . .	8
Master Bedroom . . . . .	9
Girl's Bedroom . . . . .	11
Boy's Bedroom . . . . .	13
Guest Room . . . . .	15
Bathroom 1 . . . . .	16
Bathroom 2 . . . . .	17
Outdoor and Seasonal . . . . .	18
Miscellaneous . . . . .	19

## LIVING ROOM/DEN CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Sofa				
Loveseat				
Recliner				
Chairs				
Ottoman				
Coffee table				
End tables				
Computer				
Computer monitor				
External hard drive				
Computer peripherals				
Television				
Entertainment Center				
Stereo				
Stereo equipment				
CDs, DVDs, tapes, records				
Video game console				
Video games				
Sound system				
Bookcases				
Books				
Mirrors				

**LIVING ROOM/DEN CHECKLIST**

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Carpet				
Area rug				
Fireplace equipment				
Piano, musical instruments				
Curtains, blinds				
Pillows, cushions				
Art, wall décor				
Knickknacks				
Blankets				
Storage/chests				
Lamps				
Light fixtures				
Telephone				
Clock				

## HOME OFFICE/FAMILY ROOM CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Sofa				
Loveseat				
Chairs				
Ottoman				
Desk				
Coffee table				
End tables				
Computer				
Computer monitor				
External hard drive				
Computer peripherals				
Laptop computer				
Fax machine				
Scanner				
Television				
Stereo				
Stereo equipment				
DVD player				
CDs, DVDs, tapes, records				
Video game console				
Video games				
Sound system				

## HOME OFFICE/FAMILY ROOM CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Video recorder				
Piano, musical instruments				
Carpet				
Area rugs				
Curtains, blinds				
Pillows, cushions				
Art, wall décor				
Knickknacks				
Blankets				
Storage/chests				
Lamps				
Light fixtures				
Telephone				
Clock				
Book cases				
Books				
Mirrors				
Entertainment Center				
File cabinets				
Office supplies				
Fireplace equipment				

## KITCHEN CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Stove				
Refrigerator				
Refrigerator contents				
Dishwasher				
Cabinets				
Sink disposal				
Freezer				
Freezer contents				
Table				
Chairs, stools				
Microwave				
Convection oven				
Electric grill				
Coffee maker				
Toaster				
Blender, processor				
Mixer				
Toaster oven				
Waffle iron				
Clock				
Television				
Radio				



## KITCHEN CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Dishes				
Glasses				
Pots and pans				
Bowls				
Silverware				
Cooking utensils				
Cookbooks				
Pantry items, food				
Linens				
Spices				
Knickknacks				
Lamps				
Light fixtures				
Art, wall décor				
Telephone				
Computer				
Computer monitor				
Computer peripherals				
Area rugs				

## DINING ROOM CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Table				
Chairs				
Buffet				
China cabinet				
China				
Serving table, cart				
Serving dishes				
Crystal				
Silverware				
Tea, coffee sets				
Linens				
Liquor cabinet				
Candelabra				
Curtains, blinds				
Art, wall décor				
Carpet				
Area rugs				
Lamps				
Light fixtures				
Mirrors				

## LAUNDRY/UTILITY/CRAFTS ROOM CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Clothes washer				
Clothes dryer				
Table				
Cabinets				
Vacuum cleaner				
Cleaning tools				
Cleaning supplies				
Shelving units				
Iron, ironing board				
Sewing machine				
Sewing supplies				
Craft supplies				
Storage containers				
Carpet shampooer				
Telephone				
Art, wall décor				
Knickknacks				
Area rugs				
Curtains, blinds				

## MASTER BEDROOM CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Bed				
Mattress, box springs				
Night tables				
Sofa, loveseat				
Chairs				
Ottoman				
Dressers				
Storage/chests				
Armoire				
Dressing table				
Bed linens, pillows				
Computer				
Computer monitor				
Computer peripherals				
Entertainment center				
Television				
Stereo				
Stereo equipment				
DVD player				
CDs, DVDs, tapes, records				
Sound system				
Telephone				

## MASTER BEDROOM CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Alarm clock, radio				
Bookcases				
Books				
Curtains, blinds				
Art, wall décor				
Knickknacks				
Blankets				
Lamps				
Light fixtures				

Female clothing	Brand	Date bought	Purchase price
Dresses			
Shirts, blouses			
Skirts			
Sweaters			
Dress pants			
Suits			
Jeans, casual pants			
Coats			
Shoes, boots			
Jewelry			
Accessories			

Male clothing	Brand	Date bought	Purchase price
Dress pants			
Suits			
Jeans, casual pants			
Sweaters			
Coats			
Supporting apparel			
Ties			
Shoes, boots			
Gloves, hats			
Belts, accessories			

## GIRL'S BEDROOM CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Bed				
Mattress, box springs				
Night tables				
Dressers				
Storage/chests				
Armoire				
Dressing table				
Bed linens, pillows				
Desk				
Computer				
Computer monitor				
Computer peripherals				
Entertainment center				
Television				
Stereo				
Stereo equipment				
DVD player				
CDs, DVDs, tapes, records				
Telephone				
Alarm clock, radio				
Bookcases				
Books				

## GIRL'S BEDROOM CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Curtains, blinds				
Art, wall décor				
Blankets				
Lamps				
Light fixtures				
Musical instruments				
Toys				
Collections				

Clothing	Brand	Date bought	Purchase price
Dresses			
Shirts, blouses			
Skirts			
Sweaters			
Dress pants			
Suits			
Jeans, casual pants			
Coats			
Sporting apparel			
Shoes			
Boots			

Clothing	Brand	Date bought	Purchase price
Hats, gloves			
Belts			
Scarves			
Purses			
Jewelry			

## BOY'S BEDROOM CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Bed				
Mattress, box springs				
Night tables				
Dressers				
Storage/chests				
Armoire				
Dressing table				
Bed linens, pillows				
Desk				
Computer				
Computer monitor				
Computer peripherals				
Entertainment center				
Television				
Stereo				
Stereo equipment				
DVD player				
CDs, DVDs, tapes, records				
Telephone				
Alarm clock, radio				
Bookcases				
Books				



## BOY'S BEDROOM CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Curtains, blinds				
Art, wall décor				
Blankets				
Lamps				
Light fixtures				
Musical instruments				
Toys				
Collections				

Clothing	Brand	Date bought	Purchase price
Jeans, casual pants			
Shirts			
Sweaters			
Dress pants			
Suits			
Sporting apparel			
Coats			
Shoes			
Boots			
Hats, gloves			
Belts			

Clothing	Brand	Date bought	Purchase price
Watches, jewelry			
Ties, accessories			

## GUEST BEDROOM CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Bed				
Mattress, box springs				
Night tables				
Sofa, loveseat				
Chairs				
Ottoman				
Dressers				
Storage/chests				
Armoire				
Dressing table				
Bed linens, pillows				
Computer				
Television				
DVD player, DVDs				
Bookcases				
Telephone				
Alarm clock, radio				
Curtains, blinds				
Art, wall décor				
Blankets, quilts				
Lamps				
Light fixtures				

## BATHROOM I CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Dressing table				
Cabinets (unattached)				
Chair				
Clothes hamper				
Storage containers				
Shelves (unattached)				
Towels, linens				
Clock, radio				
Television				
Electric razor				
Curling/flat iron				
Hair dryer				
Toiletries				
Medicine				
Scale				
Shower curtain				
Curtains, blinds				
Area rugs				
Art, wall décor				
Lamps				
Light fixtures				

## BATHROOM 2 CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Dressing table				
Cabinets (unattached)				
Chair				
Clothes hamper				
Storage containers				
Shelves (unattached)				
Towels, linens				
Clock, radio				
Television				
Electric razor				
Curling/flat iron				
Hair dryer				
Toiletries				
Medicine				
Scale				
Shower curtain				
Curtains, blinds				
Area rugs				
Art, wall décor				
Lamps				
Light fixtures				

## OUTDOOR/SEASONAL CHECKLIST

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Patio/porch furniture				
Pillows, cushions				
Bicycles, sports equipment				
Holiday decorations				
Garden/yard tools, containers, supplies				
Planters, plants				
Lawn mower, weed trimmer, leaf blower				
Sprinkler, hoses				
Ladders				
Tool box				
Tools				
Tiller, shovels				
Trailer, boat				
Jacuzzi				
Outdoor games, toys				
Freezer, refrigerator, contents				
Cooking equipment				
Pet supplies				
Dehumidifier, heater				
Light fixtures				
Hobby supplies				
Storage, shelving units (unattached)				







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