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#### **INVENTORY CHECKLIST**

#### A Record of Your Worth

Your homeowner's insurance provides coverage for the contents of your home up to a limit that 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 you should use a Household Inventory form.

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 homeowner's 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, we advise that you amend your policy so that it provides Replacement Cost Coverage for contents. This amendment is not expensive, and can make a significant difference if you have a loss.

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.

#### The Easy Way to Complete Your Inventory

First, use this form to list the items you own, along with 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. (You may want to complete the form 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 homeowner's policy with us 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) limit on your homeowner's policy, you need to increase your coverage.

#### A Picture is Worth a Thousand Words

Although it's not required, it is encouraged 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 outside of your home either in your safe deposit box, at the home of a relative, at your workplace, or filed with us.

Then once a year, re-check it. 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? 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.

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.

### Completing Your Household Inventory

Jot down the items and their value in each room (do	n't forget the closets and storage areas).
☐ Itemize the contents of the spaces above.	
☐ Total cash value contained in each room or for e	each member of the family.
$\Box$ Enter the figures in the table below and total.	
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Household Inventory	Living Room
This inventory lists the household goods and personal	Dining Room
property of:	Kitchen, Utility Room
Name	Family/Activities Room, Den
Address	Bathrooms
City	Attic, Storage Room, Garage
	Master Bedroom
State	Bedroom #2
Zip	Bedroom #3
Date of Inventory	Bedroom #4
Revised	Personal Effects — Family
	Personal Effects — Woman
Revised	Personal Effects — Man
	Personal Effects — Girl(s)
	Personal Effects — Boy(s)
	TOTAL

### **Living Room**

	Number of		Year	
Area	Items	Item Description	Purchased	Value
Living Room		Air Conditioner Window Units		
Living Room		Art (Paintings, posters, wall hangings, pictures)		
Living Room		Books		
Living Room		Bookcases		
Living Room		Cabinets		
Living Room		Bric-a-Brac and Cabinet Contents		
Living Room		Desks		
Living Room		Fireplace Equipment		
Living Room		Furniture		
Living Room		Lamps		
Living Room		Organ/Piano		
Living Room		Rugs		
Living Room		Tables		
Living Room		Television		
Living Room		Wall Shelves		
Living Room		Window Treatments (curtains, blinds, etc.)		
Additional Items				

### **Dining Room**

	Number of		Year	
Area	Items	Item Description	Purchased	Value
Dining Room	1	Air Conditioner Window Units		
Dining Room	]	Bric-a-Brac		
Dining Room	]	Buffet		
Dining Room	(	Cabinets and Contents		
Dining Room		Chandelier		

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Dining Room	China
Dining Room	Crystal
Dining Room	Dining Room Set
Dining Room	Mirrors and Wall Décor
Dining Room	Rugs
Dining Room	Silverware/Gold ware
Dining Room	Table Linens
Dining Room	Wall Shelves
Additional Items	

### Family Room/Den

	Number			
	of		Year	
Area	Items	Item Description	Purchased	Value
Family Room/Den/Office		Air Conditioner Window Units		
Family Room/Den/Office		Art (paintings, posters, wall hangings, picture	s)	
Family Room/Den/Office		Books & Bookcases		
Family Room/Den/Office		Bric-a-Brac		
Family Room/Den/Office		Cabinets and Cabinet Contents		
Family Room/Den/Office		Card Table		
Family Room/Den/Office		Chairs		
Family Room/Den/Office		Closet Contents		
Family Room/Den/Office		Couch		
Family Room/Den/Office		Desk		
Family Room/Den/Office		Lamps		
Family Room/Den/Office		Organ/Piano		

Family Room/Den/Office	Rugs
Family Room/Den/Office	Tables
Family Room/Den/Office	Television
Family Room/Den/Office	Wall Shelves
Family Room/Den/Office	Window Treatments (curtains, blinds, etc.)
Additional Items	
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Additional Items	

### Bathrooms

	Number of		Year	
Area	Items	Item Description	Purchased	Value
Bathrooms		Art (paintings, posters, wall hangings, pictures)		
Bathrooms		Cabinets and Contents		
Bathrooms		Electronic Devices (shavers, hairdryers, toothbrush)		
Bathrooms		Furniture		
Bathrooms		Linens (curtains, towels, etc.)		
Bathrooms		Window Treatments (curtains, blinds, etc.)		
Additional Items				
Additional Items				
Additional Items				
Additional Items		1		
Additional Items				

### Hallways/Entry Way

	Number of		Year	
Area	Items	Item Description	Purchased	Value
Halls/Entry Way		Art (paintings, posters, wall hangings, pictures)		
Halls/Entry Way		Bric-a-brac		
Halls/Entry Way		Cabinets and Contents		
Halls/Entry Way		Chairs		
Halls/Entry Way		Closet Contents		
Halls/Entry Way		Lamps		
Halls/Entry Way		Rugs		
Halls/Entry Way		Tables		
Halls/Entry Way		Window Treatments (curtains, blinds, etc.)		
Additional Items		AQR		
Additional Items				
Additional Items	13/1		U	
Additional Items				

### Master Bedroom

	Number of		Year	
Area	Items	Item Description	Purchased	Value
Master Bedroom		Air Conditioner Window Units		
Master Bedroom		Bedding		
Master Bedroom		Bed		
Master Bedroom		Books		
Master Bedroom		Bric-a-brac*		
Master Bedroom		Chairs		
Master Bedroom		Chests and Contents*		
Master Bedroom		Closet Contents*		
Master Bedroom		Desk		
Master Bedroom		Dressers and Contents*		
Master Bedroom		Dressing Table		
Master Bedroom		Lamps		
Master Bedroom		Rug		

Master Bedroom	Sewing Machine
Master Bedroom	Tables
Master Bedroom	Wall Shelves
Master Bedroom	Television
Master Bedroom	Art (paintings, posters, wall hangings, pictures)
Master Bedroom	Window Treatments (curtains, blinds, etc.)
Additional Items	

### Bedroom #2

	Number of		Year	
Area	Items	Item Description	Purchased	Value
Bedroom #2		Air Conditioner Window Units		
Bedroom #2	1 Pag 1	Bedding		
Bedroom #2		Bed		
Bedroom #2		Books		
Bedroom #2		Bric-a-brac*		
Bedroom #2		Chairs		
Bedroom #2		Chests and Contents*		
Bedroom #2		Closet Contents*		
Bedroom #2		Desk		
Bedroom #2		Dressers and Contents*		
Bedroom #2		Dressing Table		
Bedroom #2		Lamps		
Bedroom #2		Rug		
Bedroom #2		Sewing Machine		
Bedroom #2		Tables		
Bedroom #2		Wall Shelves		
Bedroom #2		Television		
Bedroom #2		Window Treatments (curtains, blinds, etc.)		
Bedroom #2		Art (paintings, posters, wall hangings, pictu	ires)	
Additional Items				

Additional Items	
Additional Items	

### Bedroom #3

N	umber of		Year	
Area	Items	Item Descriptio		Value
Bedroom #3	Air C	onditioner Window Units		
Bedroom #3	Bedd	ing		
Bedroom #3	Bed			
Bedroom #3	Book	S		
Bedroom #3	Bric-	a-brac*		
Bedroom #3	Chair	s	H.	
Bedroom #3	Chest	s and Contents*		
Bedroom #3	Close	t Contents*		
Bedroom #3	Desk			
Bedroom #3	Dress	ers and Contents*		
Bedroom #3	Dress	ing Table		
Bedroom #3	Lamp	S		
Bedroom #3	Rug			
Bedroom #3	Sewii	ng Machine		
Bedroom #3	Table	S		
Bedroom #3	Wall	Shelves		
Bedroom #3	Telev	ision		
Bedroom #3	Wind	ow Treatments (curtains, b	plinds, etc.)	
Bedroom #3	Art (p	paintings, posters, wall han	igings, pictures)	
Additional Items				

### Bedroom #4

	Number of		Year	
Area	Items	Item Description	Purchased	Value
Bedroom #4		Air Conditioner Window Units		
Bedroom #4		Bedding		
Bedroom #4		Bed		
Bedroom #4		Books		
Bedroom #4		Bric-a-brac*		
Bedroom #4		Chairs		
Bedroom #4		Chests and Contents*		
Bedroom #4		Closet Contents*		
Bedroom #4		Desk		
Bedroom #4		Dressers and Contents*		
Bedroom #4		Dressing Table		
Bedroom #4		Lamps		
Bedroom #4		Rug		
Bedroom #4		Sewing Machine		
Bedroom #4		Tables		
Bedroom #4		Wall Shelves	加	
Bedroom #4		Television		
Bedroom #4		Window Treatments (curtains, blinds, etc.)	U	
Bedroom #4		Art (paintings, posters, wall hangings, pictures)		
Additional Items				

### Jewelry

	Number of			Year	
Area	Items		tem Description	Purchased	Value
Jewelry		Rings			
Jewelry	,	Wedding Ring	Set		
Jewelry		Earrings			
Jewelry		Bracelets			
Jewelry		Necklaces			
Jewelry		Pearls			
Jewelry		Gem Stones			
Jewelry	,	Watches			
Jewelry		Sunglasses			
Jewelry		Family Heirloc	oms		
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### Guns

	Number			
	of		Year	
Area	Items	Item Description	Purchased	Value
Guns		Pistols		
Guns		Rifles		
Guns		Shotguns		
Guns		Knifes		
Guns		Bow and Arrows		
Guns		Gun Safe		
Additional Items				

Additional Items	
Additional Items	

### Garage

Area	Number of Items		Item Description	Year Purchased	Value
Garage		Appliances			
Garage		Freezers			
Garage		Wine Cooler			
Garage		Car #1	(40p)		
Garage		Car #2			
Garage		Tools	1		
Additional Items					
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Additional Items					

### Front Yard

	Number of		Year	
Area	Items	Item Description		Value
Front Yard	Ma	nil Box		
Front Yard	Fei	nce		
Front Yard	Lar	ndscaping		
Additional Items				

Additional Items	
Additional Items	
Additional Items	

		Back Yard			
	Number				
0	of	Itaaa Daaadakiaa		Year	Value
Area Beek Verd	Items	Item Description		Purchased	Value
Back Yard Back Yard		Swimming Pool Fence			
Back Yard		Landscaping			
Back Yard Back Yard		Playhouse Grill			
			MUR		
Back Yard		Table and Chairs			
Back Yard		Hammock	V		
Back Yard		Lawn Mower, Etc.			
Additional Items			~ /		
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