

Make A Home Inventory

From

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Delaware's Insurance Commissioner

A home inventory serves two main purposes:

- To help you estimate the value and replacement cost of your possessions in order to ensure that you have **sufficient coverage** under your homeowners or renters insurance policy; and
- To create a record of what you have **in case disaster strikes** and you need to provide your insurance company with a comprehensive list of what needs to be replaced.

A proper home inventory will create a record of what you own and what it's worth. To perform an exhaustive home inventory, you should:

- 1. Make a list.** Go through each room in your house and list every piece of furniture, every appliance and every item. Include art on your walls, lamps, curtains or blinds on the windows, dishes and silverware, even the number of CDs, DVDs and videos you own. For clothes, count the number of shirts, pants, dresses, pairs of shoes, etc. Cover your attic and/or basement. Make sure to include the tools, equipment and other items in a garage or shed. For as many items as possible, list model names, serial numbers, purchase dates and prices. For the purpose of determining if you have adequate insurance coverage, you may want to figure out what it would cost to replace your possessions, at least for furniture, appliances and other items. You want your inventory to be as complete as possible — imagine how might you spend replace all these items without being reimbursed by your insurance. **Use the attached home inventory forms to help go through your house and make your list.**
- 2. Take video or photos.** Videotape or take photos of all the rooms in your house in order to document what you have. Record each room from different angles. Videotape or photograph the contents of closets, drawers and cabinets as well. Put the date on the videotape label or on the backs of the photos if it's not automatically recorded.
- 3. Safeguard your inventory.** Place your list and your video or photos in a safe deposit box at a bank, in a fireproof and waterproof container in your home, or have a family member or friend hold on to them.
- 4. Update once a year.** It's important that your list be kept up to date. Once you make an initial list, it won't be hard to update.

For a version of the home inventory form you can download to fill out on your computer, and for more tips and information about homeowners insurance, visit the Delaware Department of Insurance on the web at www.delawareinsurance.gov or call 1-800-282-8611.

My Home Inventory

Name: _____ Date: _____

Questions about your home insurance? **Call** the Delaware Department of Insurance at 1-800-282-8611 or www.delawareinsurance.gov

	Description/Brand/Model/Serial Number	Year of Purchase	Original Cost	Replacement Cost
KITCHEN				
Refrigerator				
Oven/range				
Microwave				
Sink				
Dishwasher				
Coffee maker				
Toaster/toaster oven				
Cabinets	How many?			
Pots/pans	How many?			
Glasses/cups	How many?			
Silverware	How many pieces?			
Plates/bowls/dishes	How many?			
Cooking utensils/bowls/etc.				
Kitchen table				
Kitchen chairs/stools	How many?			
Artwork/decor				
Telephone				
Rugs				
Lights/lamps				
Curtains/blinds				
Other items/appliances in my kitchen				
DINING				
Dining table				
Dining chairs	How many?			
Sideboard/hutch				
China cabinet				
Silver	How many pieces?			
China	How many settings?			
Tablecloths/linens				
Artwork/decor				
Rugs				
Lights/lamps				
Curtains/blinds				
Other items in my dining room				

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	Description/Brand/Model/Serial Number	Year of Purchase	Original Cost	Replacement Cost
LIVING/FAMILY				
Television				
VCR				
DVD player				
Stereo component 1				
Stereo component 2				
Stereo component 3				
Speakers				
Sofa 1				
Sofa 2				
Chair 1				
Chair 2				
Chair 3				
Ottoman				
Coffee table				
Side/other tables				
Bookshelf				
Books	How many?			
CDs/tapes/albums	How many?			
Videotapes/DVDs	How many?			
Artwork/decor				
Telephone				
Rugs				
Lights/lamps				
Curtains/blinds				
Other items in my living/family room(s)				
BATHROOMS	How many bathrooms are in your house? Full: Half:			
Bathroom appliances				
Towels	How many?			
Grooming gear				
Rugs				
Artwork/decor				
Lights/lamps				
Curtains/blinds				
Other items in my bathrooms				
LAUNDRY				
Washer				
Dryer				
Iron/ironing board				
Other items in my laundry area				

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	Description/Brand/Model/Serial Number	Year of Purchase	Original Cost	Replacement Cost
BEDROOM 1	Whose bedroom is this?			
Bed				
Nightstand(s)				
Dresser				
Chair(s)				
Clock/alarm/radio				
Stereo				
Computer				
Television				
Telephone				
Clothes:				
- Shirts/blouses	How many?			
- Pants	How many?			
- Suits	How many?			
- Dresses	How many?			
- Sweaters	How many?			
- Coats/jackets	How many?			
- Shoes	How many pairs?			
- Other				
Rugs				
Artwork/decor				
Lights/lamps				
Curtains/blinds				
Other items in bedroom 1				
BEDROOM 2	Whose bedroom is this?			
Bed				
Nightstand(s)				
Dresser				
Chair(s)				
Clock/alarm/radio				
Stereo				
Computer				
Television				
Telephone				
Clothes:				
- Shirts/blouses	How many?			
- Pants	How many?			
- Suits	How many?			
- Dresses	How many?			
- Sweaters	How many?			
- Coats/jackets	How many?			
- Shoes	How many pairs?			
- Other				
Rugs				
Artwork/decor				
Lights/lamps				
Curtains/blinds				
Other items in bedroom 2				

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	Description/Brand/Model/Serial Number	Year of Purchase	Original Cost	Replacement Cost
BEDROOM 3	Whose bedroom is this?			
Bed				
Nightstand(s)				
Dresser				
Chair(s)				
Clock/alarm/radio				
Stereo				
Computer				
Television				
Telephone				
Clothes:				
- Shirts/blouses	How many?			
- Pants	How many?			
- Suits	How many?			
- Dresses	How many?			
- Sweaters	How many?			
- Coats/jackets	How many?			
- Shoes	How many pairs?			
- Other				
Rugs				
Artwork/decor				
Lights/lamps				
Curtains/blinds				
Other items in bedroom 3				
BEDROOM 4	Whose bedroom is this?			
Bed				
Nightstand(s)				
Dresser				
Chair(s)				
Clock/alarm/radio				
Stereo				
Computer				
Television				
Telephone				
Clothes:				
- Shirts/blouses	How many?			
- Pants	How many?			
- Suits	How many?			
- Dresses	How many?			
- Sweaters	How many?			
- Coats/jackets	How many?			
- Shoes	How many pairs?			
- Other				
Rugs				
Artwork/decor				
Lights/lamps				
Curtains/blinds				
Other items in bedroom 4				

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	Description/Brand/Model/Serial Number	Year of Purchase	Original Cost	Replacement Cost
HOME OFFICE				
Computer				
Monitor/speakers				
Modem				
Printer				
Fax/copier/scanner				
Desk				
Chair				
File cabinets				
Bookshelf				
Books	How many?			
Rugs				
Artwork/decor				
Lights/lamps				
Curtains/blinds				
Other items in my home office				
GARAGE/BASEMENT/ATTIC/STORAGE				
Bicycles				
Lawn mower				
Yard/garden tools	How many?			
Weed trimmer				
Hand tools	How many?			
Ladder				
Luggage				
Power tools	List:			
Other items in my garage/basement/attic/storage				
DECK/PATIO/PORCH				
Table				
Chairs	How many?			
Grill				
Other items on my deck/patio/porch				

