

Straight Talk About Protecting Your Property

A personal property inventory for homeowners and renters

Whether it's a single-family house, townhouse or an apartment, and whether you own or rent, your home is a major source of security, pride and privacy for you and your family.

It also represents one of the biggest investments you're likely to make in your lifetime.

Your Professional Insurance Agent recommends that you look over your homeowners or renters policy carefully to make sure it covers your needs and your investment.

Policy Coverage

A homeowners policy typically covers your home, other structures, personal property, personal liability coverage, medical payments to visitors and damage to other property.

Review the following to make sure you have adequate coverage:

Check the value of your home from time to time. Real estate prices and inflation affect its value. The amount of coverage should equal full replacement value.

The coverage limit for personal property is usually 50% of the dwelling's value. After you total the amount on your inventory, you may want to consider an endorsement for additional coverage for jewelry or other valuables.

Remember to increase your coverage if you make home improvements.

Check the difference in premium between the minimum and higher-deductible options. A higher deductible may keep you from filing as many claims, and numerous claims can lead to a rate increase.

Check to see if your policy provides coverage for replacement cost or the depreciated value of your property. In most cases, you'll want replacement cost coverage.

Why Make A Home Inventory?

If your home burned down today, could you list all your possessions? It's likely that you couldn't -- unless you had a detailed record of all your household possessions.

An inventory can help you determine the value of your property and insurance requirements, record the date and cost of major items, identify items lost or damaged, speed up settlement of your insurance claim and verify losses for tax purposes.

FYI:



**Straight Talk
About
Protecting
Your Property**



After a loss, you must notify your agent or insurance company as soon as possible. You're also obligated to do what you can to prevent further loss and to prepare an inventory of lost or damaged property.

How To Take A Home Inventory

This brochure will help you prepare an inventory of your property before a loss.

List your possessions room-by-room, noting the dates of purchase and price, and serial numbers, if available.

Photographs are a valuable backup to a written inventory. Note the date and room on the back of each photo. A videotape is also excellent. Show a newspaper or magazine to establish the date.

Keep the written inventory and photos or video in a safe place away from your home. Also keep a copy of your inventory at home for periodic updates. As you pay bills each month, take time to add any major purchases to your inventory.

For valuable items such as jewelry, antiques or other collectibles, you should have the items appraised and file a copy of the appraisal with the inventory.

Check with your Professional Insurance Agent to see if you should purchase an endorsement for additional coverage on your other valuables. Also ask your agent if your insurance policy covers replacement or depreciated cost of your property.

Article, Description, Quantity	Date Purchased	Purchase Price
Dining Room		
Carpet/Rugs		
Curtains/Drapes		
Table		
Chairs		
Buffet		
Lamps/Fixtures		
Wall Hangings		
China		
Silverware		
Glassware		
Linens		
Other		
Living Room		

Curtains/Drapes		
-----------------	--	--

Couch		
-------	--	--

Chairs		
--------	--	--

Tables		
--------	--	--

Lamps		
-------	--	--

Wall Hangings		
---------------	--	--

Clocks		
--------	--	--

Stereo/Radio		
--------------	--	--

Electronic Games		
------------------	--	--

Computers		
-----------	--	--

TV		
----	--	--

VCR		
-----	--	--

Video Camera		
--------------	--	--

Tapes/CDs/Records		
-------------------	--	--

Books/Bookshelves		
-------------------	--	--

Plants		
--------	--	--

Accessories		
-------------	--	--

Other		
-------	--	--

Kitchen		
----------------	--	--

Curtains		
----------	--	--

Rugs		
------	--	--

Cabinets		
----------	--	--

Light fixtures		
----------------	--	--

Clocks		
--------	--	--

Wall Hangings		
---------------	--	--

Tables		
--------	--	--

Chairs		
--------	--	--

Stove		
-------	--	--

Microwave Oven		
----------------	--	--

Refrigerator		
--------------	--	--

Freezer		
---------	--	--

Dishwasher		
------------	--	--

Toaster		
---------	--	--

Coffee Maker		
--------------	--	--

Mixer		
-------	--	--

Dishes		
--------	--	--

China		
-------	--	--

Crystal		
---------	--	--

Cutlery		
---------	--	--

Utensils		
----------	--	--

Pots/Pans		
-----------	--	--

Radio		
-------	--	--

Telephone		
-----------	--	--

Answering Machine		
-------------------	--	--

Small Appliances
Other

Bedrooms

Carpet/Rugs
Curtains/Drapes
Wall Hangings
Mirrors
Beds
Mattresses
Box Springs
Tables
Lamps
Chests/Dressers
Desks
Chairs
Telephones
Clocks
Stereos/Radios
TV/VCRs
Plants
Accessories
Women's Apparel
Men's Apparel
Children's Apparel
Other

Bathrooms

Carpet/Rugs
Curtains/Drapes
Shower Curtain
Wall Hangings
Mirror
Clothes Hamper
Scale
Towels
Health/Beauty Supplies
Hair Dryer
Other

Linen Closet

Sheets
Blankets

Pillows Pillowcases Towels Washcloths Tablecloths Placemats/Napkins Other Basement/Attic/Garage Washer Dryer Vacuum Cleaner Humidifier Dehumidifier Portable Heater Electric Fans Air Conditioner Furniture Luggage Recreation Equipment Bicycles Toys Holiday Decorations Picnic Coolers Lawn Mower Garden Tools Snow Shovels Snow Blower Ladders Tools Lawn Ornaments Lawn Furniture Cooking Equipment Picnic Table Other Special Valuables Jewelry Furs Silver Antiques Art Cameras/Equipment Computer Hardware		
---	--	--

Computer Software		
Musical Instruments		
Stamp Collections		
Coin Collections		
Firearms		
Business Property		
Other		