

# HOW TO CREATE A HOME INVENTORY

A HOME INVENTORY IS A MUST WHEN MAKING A HOMEOWNERS INSURANCE CLAIM. GET STARTED CREATING YOUR HOME INVENTORY WITH THESE STEPS:

**Develop a strategy.** Start by choosing which rooms in your home to focus on first. Create a dedicated folder for every room, either physical or digital. Don't forget to account for spaces like hallways, closets, utility rooms, storage sheds, and garages!

**List your items.** Begin a list for each folder and document every item in each room including clothing, decorations, appliances, furniture, artwork, hobby items, collectibles, and heirlooms. Everything should be included in your inventory!

**Add notes.** As you create your lists, include detailed notes and descriptions of each item. Whenever possible, note the item's make, model, serial number, color, size, and dollar value. Include the store and year purchased if you can.

**Include documentation.** Include receipts in your inventory, especially for major purchases. Be sure to include any appraisals and/or certificates of authenticity for items such as jewelry, artwork, or other collectibles.

**Take photos and video.** Photograph or video record the contents of each room, focusing on high-value possessions. Whenever possible, capture images of brand names, model numbers, and serial numbers.

**Attach a home appraisal.** Include documentation of your home appraisal, if available. A home appraisal provides the most accurate representation of your home's value.

**Create a backup copy.** Store your home inventory in a secure location and keep a backup copy somewhere outside your home, such as in cloud storage, at a relative's house, or in a safety deposit box. This ensures you can access it no matter what happens!

**Keep it current.** Regularly update your inventory as you acquire new possessions and part with old ones. Share any changes with your insurance provider to ensure your coverage is up to date.

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