Home Inventory Checklist

ODI
Ohio Department
of Insurance

A room-by-room inventory for your home

Keeping an inventory of the items in your house can be helpful if you have an insurance claim. A detailed inventory can also speed up the claims process and help prove tax deductible or uninsured losses.

TIPS FOR CREATING YOUR HOME INVENTORY:

1. Make your inventory as complete and detailed as possible. Your insurance company will ask for a detailed list of your personal property before paying your claim. Update your inventory regularly to add new items.

2. List purchase dates, values, serial numbers, and brand names. Keep receipts for expensive items.

3. Keep a detailed inventory of your clothing and accessories. Take pictures or videos of each room in your house. Don't forget closets, storage buildings, the attic, and the garage. Open drawers and take pictures of the contents. Label the pictures and videos with the date they were taken.

4. Keep your inventory, pictures and videos, a copy of your insurance policy, and any appraisal reports in a secure place. Think about keeping a copy away from your house, such as in a safe deposit box, at work, or at the house of a friend or relative.

5. Save your pictures, videos, and any documents on a computer. It's a good idea to email them to yourself and save them on your email provider's servers so you can access them wherever you can log on to your email.

6. Review your policy's personal property coverage limit annually and be sure the limit is high enough to cover the items on your home inventory. Personal property coverage pays if the items in your house (such as furniture, clothing, and appliances) are damaged, destroyed or stolen.

7. Homeowners policies usually offer limited coverage on certain personal property, such as jewelry and furs. You may be able to buy more coverage for an extra premium. Tell your agent or company about any special items you have that you'd like to insure.

Living Room	Item Description	Purchase Date	Price
Sofa/Chairs			
Loveseat			
Recliner			
Coffee Table			
End Tables			
Lamps			
Area Rugs			
Curtains/Blinds			
Decorative Items			

Family Room/ Den/Office	Item Description	Purchase Date	Price
Sofa/Chairs			
Entertainment Center			
Desk/Table			
Bookcases			
Books			
Computer Chair			
Lamps			
Area Rugs			
Curtains/Blinds			
Decorative Items			

Dining Room	Item Description	Purchase Date	Price
Dining Table			
Chairs			
China Cabinet			
Buffet			
China/Tableware			
Crystal/Glassware			
Silverware			
Area Rugs			
Decorative Items			

Kitchen/ Laundry	Item Description	Purchase Date	Price
Table/Chairs			
Stove			
Refrigerator			
Dishwasher			
Washer			
Dryer			
Microwave			
Blender			
Mixer			
Coffee Maker			
Plates/Dishes			
Pots/Pans			
Cutlery			
Utensils			
Glassware			
Area Rugs			
Decorative Items			

Other	Item Description	Purchase Date	Price
Fireplace Fixtures			
Books			
Furs			
Coin/Stamp Collection			
Sewing Machine			
Memorabilia			
Musical Instruments			
Luggage			
Holiday Decorations			
Toys			
Games			
Jewelry	Item Description	Purchase Date	Price
Rings			
Bracelets			
Earrings			
Necklaces			
Brooches/Pins			
Watches			

Bedroom 1	Item Description	Purchase Date	Price
Bed Frame			
Mattress			
Nightstands			
Dresser			
Other Furniture			
Mirror			
Bed Linens			
Curtains/Blinds			
Area Rugs			
Decorative Items			

Bedroom 2	Item Description	Purchase Date	Price
Bed Frame			
Mattress			
Nightstands			
Dresser			
Other Furniture			
Mirror			
Bed Linens			
Curtains/Blinds			
Area Rugs			
Decorative Items			

Bedroom 3	Item Description	Purchase Date	Price
Bed Frame			
Mattress			
Nightstands			
Dresser			
Other Furniture			
Mirror			
Bed Linens			
Curtains/Blinds			
Area Rugs			
Decorative Items			

Bedroom 4	Item Description	Purchase Date	Price
Bed Frame			
Mattress			
Nightstands			
Dresser			
Other Furniture			
Mirror			
Bed Linens			
Curtains/Blinds			
Area Rugs			
Decorative Items			

Bathroom 1	Item Description	Purchase Date	Price
Mirror/Vanity			
Cabinets			
Electric Toothbrush			
Hair Dryer/Curling Irons			
Electric Razor			
Towels			
Curtains/Blinds			
Area Rugs			
Decorative Items			

Bathroom 2	Item Description	Purchase Date	Price
Mirror/Vanity			
Cabinets			
Electric Toothbrush			
Hair Dryer/Curling Irons			
Electric Razor			
Towels			
Curtains/Blinds			
Area Rugs			
Decorative Items			

Artwork	Item Description	Purchase Date	Price
Paintings			
Sculptures			
Mirrors			
Wall Hangings			
Pottery			
Art & Craft Supplies			

Electronics	Item Description	Purchase Date	Price
Televisions			
DVD Players			
CD Players			
DVDs/CDs			
Video Cameras			
Cameras			
Stereos/Speakers			
Computers/Laptops			
Tablets			
Printers/Scanners			
Computer Peripherals			
Software			
Video Game Systems			
Video Games			
Cell Phones			
Radios			

Sports Equipment	Item Description	Purchase Date	Price
Golf Clubs/Bag			
Skis/Equipment			
Bicycles			
Fishing Equipment			
Bowling Equipment			
Tennis Equipment			
Exercise Equipment			

Garage/Attic	Item Description	Purchase Date	Price
Freezer			
Refrigerator			
Lawn Mower			
Lawn Tools			
Garden Tools			
Power Tools			
Table Saw			
Tools			
Tool Bench/Chest			
Auto Equipment			
Ladder			
Patio Furniture			
BBQ Grill			
Antiques			
Stored Items			

More	Item Description	Purchase Date	Price

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Visit our website at insurance.ohio.gov for tips, checklists and FAQs as well as links to additional information to help you during severe weather preparation and recovery.

You can also call the department's consumer hotline at 800-686-1526 with any insurance-related questions and stay informed by following the department on Twitter @OHInsurance and on Facebook, www.facebook.com/.

Download the free MyHome Scr.APP.book app by the National Association of Insurance Commissioners (NAIC) at iTunes.com.

The MyHOME Scr.APP book lets you quickly capture images, descriptions, bar codes, and serial numbers of your prized possessions.

The app organizes information room by room and even creates a back-up file for email sharing. It is great for determining how much insurance you really need and for filing a claim.

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