



CREATING YOUR HOME INVENTORY

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Would you be able to remember all of your possessions if you lost them in a fire or other disaster? If you're like me, probably not without a list. That is why it is important to create a home inventory now, before you need it.

A home inventory is a complete list of all your household items and personal belongings. What information should be included?

- The room where the item is located
- A detailed description of the item and quantity
- Manufacturer and serial/model number
- Date of purchase
- The item's estimated value
- The item's original receipt (if you have it)
- Certified appraisal for high value items like jewelry, artwork, antiques, etc.

Inventorying can take a bit of work up front so getting started may seem daunting. We have some tips to make the process less of a chore:

#1 - Take pictures or make a video. A visual record of your possessions is the best proof of ownership. Writing pertinent information about items on the backs of photos, and narrating and describing items as you are recording them can also help smooth and expedite settlement at claim time.

#2 – Your inventory does not have to be done in one day. Take your time and make sure everything gets accounted for. Start outside, taking views of each side of your house, the landscaping, and all items in your garage and storage shed. Move inside and go room by room. Consider starting with wall hangings, then downward to furniture and floors. Don't forget items you have tucked away in the attic, in closets, china cabinets, dressers, drawers, and storage bins! This important step helps ensure you have everything accounted for and maintain adequate coverage on your policy.

#3 – Electronics and high valuable items are a key part of a home inventory. TVs, camera and computer equipment should be included, along with other high-value items such as antiques, collectibles, artwork and jewelry.

#4 – Store your completed inventory in a safe and secure place. Your inventory won't be much help if it gets lost or destroyed so storing it at home, on your cell phone, or home computer may not be the best idea. We recommend keeping a backup copy in a safe place away from your home such a bank safety deposit box or on the cloud if you have an account. No matter what backup method you choose, you want to make sure it is secure, private, and accessible when you need it.

#5 – Keep your inventory updated. Keeping your home inventory up-to-date should not be something you forget about. Review your inventory no less than annually. Otherwise, it may mean leaving off expensive new purchases and risk being undervalued on your policy.

As your insurance agency, we can provide you an inventory checklist or answer any questions you may have. Please contact us anytime by email at maa@maabrethren.com or by calling 800-255-1243. We're here to help!