



How to create a home inventory

A list of your belongings will make filing an insurance claim much easier

Homeowners + Renters Insurance

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In the event of a fire or other disaster, would you be able to remember all your possessions? Having an up-to-date home inventory will help you get your insurance claim settled faster, verify losses for your income tax return and help you purchase the correct amount of insurance. Here's how to create one.

Start your home inventory *now*

If you're just setting up a household, starting [a home inventory](#) is relatively simple. If you've been living in the same house for many years, however, the task of creating a list can seem daunting—but it doesn't have to be. Get started here.

- **Pick an easy spot to start** – A contained area—like your small kitchen appliance cabinet, your sporting equipment closet or your handbag shelf—is a great place to get started.
- **List recent purchases** – Another way to start is with recent purchases—get into the inventory habit and then go back tackle your older possessions.
- **Include the basic information** – In general, describe each item you record, and note where you bought it, the make and model, what you paid and any other detail that might help in the event you need to make a claim.
- **Count clothing by general category** – For example, "5 pairs of jeans, 3 pairs of sneakers..." Make note of any items that are especially valuable.
- **Record serial numbers** – Usually found on the back or bottom of major appliances and electronic equipment, serial numbers are a useful reference.
- **Check coverage on big ticket items** – Jewelry, art and collectibles may have increased in value and may need [special coverage](#) separate from your standard homeowners insurance policy. While you're making your home inventory list, check with your agent to make sure you have adequate insurance for these items *before* there is a loss.
- **Don't forget off-site items** – Your [belongings kept in a self-storage facility are covered by your homeowners insurance](#), too. Make sure you include them in your inventory.
- **Keep proof of value** – Store sales receipts, purchase contracts, and appraisals with your list.
- **Don't get overwhelmed** – Once you've started your inventory, keep going even if you can't get it all done immediately. It's better to have an incomplete inventory than nothing at all.

Use technology to make your home inventory easier

A simple pencil and paper will suffice, but technology can make creating a home inventory much easier.

- **Take pictures** – Create a photo record of your belongings. Capture important individual items as well as entire rooms, closets or drawers. Label your photos with what's pictured, where you bought it, the make or model—whatever information might be important to replacing and/or getting reimbursed for the item. Use your smartphone or digital camera—some give you the capability to put in the description of the item when saving the photo.

- **Tape it** – Walk through your house or apartment videotaping and describing the contents. For example, you might describe the contents of a kitchen cabinet: "Poppies on Blue by Lenox, service for 12 that includes a dinner plate, salad plate, bowl, cup and saucer. Purchased in 2015."
- **Use an app** – There are many mobile app options that can help you create and store a room-by-room record of your belongings.

Keep your home inventory up-to-date and safely stored

Your home inventory is only useful if it's accurate and you can access it to provide information to your insurance company in case of fire, theft or other destructive disaster. Regardless of the medium you've used to create your list, keep it backed up and in a safe place.

- **Add significant new purchases to your list** – Make it a habit to add the item information and receipts to your inventory while the details are fresh in your mind.
- **Store a copy of your paper inventory outside the home** – Keep it—along with applicable receipts and appraisals—in a safe deposit box or at a friend's or relative's home. Make at least one backup copy of your inventory document and store it separately. An easy way to make digital backup copies of your paper list is to take pictures of it on your smartphone.
- **Backup digital files** – Keep a copy on an external drive or online storage account.
- **Understand your app** – Be sure the information you input is backed up by the app developer and that you know how to access information when you need it.

Next steps: After you've taken your inventory, [learn how much homeowners insurance you need](#).

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