Maintaining an inventory of the items in your house can be helpful if you ever have an insurance claim. Preparing a list before something happens is easier than trying to write a list from memory later. A detailed inventory can also speed up the claims process and help prove tax-deductible, uninsured losses.

Tips for making your home inventory:

- ✓ Make your inventory as complete and detailed as possible. Your insurance company will require a detailed list of your personal property before paying your claim. Update your inventory regularly to add new items.
- ✓ List purchase dates, values, serial numbers, and brand names for items when possible. Keep receipts for expensive items.
- ✓ Keep a detailed inventory of your clothing and accessories, including shoes and jewelry. Attach extra sheets to your inventory to include longer lists for these and other items.
- ✓ Photograph or videotape each room in your home, including inside closets, storage buildings, the attic, and the garage. Open drawers and photograph the contents. Label the photographs or videotape with the date they were taken.
- ✓ Keep your inventory, photographs and videotapes, a copy of your insurance policy, and any appraisal reports in a secure spot. Consider keeping a copy in a secure place away from your home, such as in a safe deposit box, at work, or at the house of a friend or relative.
- ✓ Save your photographs, videotapes, and any documents on a computer. Consider keeping the items in your e-mail archives so you can access them wherever you can log onto a computer.

Review your policy's personal property coverage limit annually, and be sure the limits are 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.

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.

ITEM	PURCHASE DATE	PRICE
LIVING ROOM		
Sofa/couch		
Loveseat		
Chairs		
Coffee table		
End tables		
Lamps		
Area rugs		
Curtains/drapes		
Decorative items		
FAMILY ROOM/DEN/OFFICE		
Sofa/couch		
Loveseat		
Chairs		
Coffee table		
End tables		
Entertainment center		
Bookcases		
Books		
Desk/table		
Computer chair		
Lamps		
Area rugs		
Curtains/drapes		
Decorative items		
DINING ROOM		
Dining table		
Chairs		
China cabinet		
Buffet		
China/tableware		
Crystal/glassware		
Silverware		
Area rugs		
Decorative items		

ITEM	PURCHASE DATE	PRICE
KITCHEN/LAUNDRY ROOM		
Table		
Chairs		
Stove		
Refrigerator		
Dishwasher		
Washer		
Dryer		
Microwave		
Toaster		
Can opener		
Blender		
Mixer		
Coffee maker		
Plates/dishes		
Pots/pans		
Cutlery		
Utensils		
Glassware		
Area rugs		
Decorative items		
OTHER		
Fireplace fixtures		
Books		
CDs		
Records		
Cameras		
Furs		
Coin collection		
Stamp collection		
Memorabilia		
Piano		
Musical instruments		
Sewing machine		
Luggage		
Holiday decorations		
Toys		
Games		

cb086.0411

Home Inventory Checklist

Published by the
Texas Department of Insurance
April 2011

ITEM	PURCHASE DATE	PRICE
BEDROOM 1		
Bed frame		
Mattress		
Nightstands		
Dresser		
Bureau/chest		
Bookcase		
Desk		
Mirror		
Bed linens		
Area rugs		
Curtains/drapes		
Decorative items		
BEDROOM 2		
Bed frame		
Mattress		
Nightstands		
Dresser		
Bureau/chest		
Bookcase		
Desk		
Lamps		
Mirror		
Bed linens		
Area rugs		
Curtains/drapes		
Decorative items		
BEDROOM 3		
Bed frame		
Mattress		
Nightstands		
Dresser		
Bureau/chest		
Bookcase		
Desk		
Lamps		
Mirror		
Bed linens		
Area rugs		
Curtains/drapes		
Decorative items		

ITEM	PURCHASE DATE	PRICE
BATHROOM 1		
Mirror		
Electric toothbrush		
Hair dryer		
Electric razor		
Scale		
Curlers		
Towels		
Area rugs		
Decorative items		
BATHROOM 2		
Mirror		
Electric toothbrush		
Hair dryer		
Electric razor		
Scale		
Curlers		
Towels		
Area rugs		
Decorative items		
GARAGE/STORAGE UNIT/ATTIC		
Freezer		
Lawn mower		
Edger		
Hoses/sprinklers		
Garden tools		
Power tools		
Table saw		
Tools		
Tool chest		
Auto equipment		
Workbench		
Ladder		
Patio furniture		
BBQ grill		

ITEM	PURCHASE DATE	PRICE
ELECTRONICS		
Televisions		
VCRs		
DVD players		
Digital video recorders		
Stereos		
Speakers		
Computers		
Laptops		
Printers		
Scanners		
Computer peripherals		
Software		
Mp3 players		
Digital cameras		
Video cameras		
Video game systems		
Video games		
Telephones		
Cell phones		
Radios		
Clocks		
ARTWORK		
Paintings		
Sculptures		
Mirrors		
Wall hangings		
Pottery		
Art & craft supplies		
JEWELRY		
Wedding rings		
Engagement ring		
Rings		
Bracelets		
Earrings		
Necklaces		
Pins/brooches		
Watches		

ITEM	PURCHASE DATE	PRICE
SPORTS EQUIPMENT		
Golf clubs		
Golf bag		
Skis		
Ski equipment		
Bicycles		
Fishing equipment		
Bowling balls		
Tennis equipment		
Exercise equipment		
Sportswear/shoes		
OTHER ITEMS		