



## NW Insurance Council

We are a non-profit, insurer-supported organization providing information about home, auto & business insurance to media, consumers & policymakers in Washington, Oregon & Idaho.

[www.nwinsurance.org](http://www.nwinsurance.org)

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*What you should know about:*

# Creating a Home Inventory

**Creating a home inventory doesn't have to be overwhelming or complicated.** But the more information you can provide your insurance company if you are filing a claim, the faster and easier your claims experience will be. After a loss occurs – like theft or vandalism, or even the total loss your home from a fire, for example – it can be a challenge to remember all that you have lost and hope to replace...so now is the time to document what's in your home, in case the unexpected happens. **These simple tips will get you started.**

- ✓ **A home inventory** is a detailed list of everything in your home, from the basement to the attic, including clothing, furniture, computers and electronics and other personal possessions.
- ✓ **Creating a home inventory** takes just a few minutes but can save hours when it comes time to filing a claim.
- ✓ **How you make your inventory** is up to you. Write everything down in a notebook, make a spreadsheet, keep a photo or video record of your belongings by using your smartphone or use a home inventory app. Many insurance companies have developed apps to download for creating a home inventory.
- ✓ **Include basic information**, either in writing or verbally if recording, that includes a description of the item, where it was bought, the serial number, purchase date and estimated value.
- ✓ **Pick an easy room to start to prevent getting overwhelmed.** Start in the kitchen and focus on appliances first, for example. Physically walk through your house to build the list, going room to room.
- ✓ **Save receipts, purchase contracts and appraisals** so you have proof of an item's value. Store the original copies in an off-site location, such as a safe deposit box, or on "the cloud" if you took photos or video. If you're using an app, be sure the information you input is backed up by the app developer so you know how to access your home inventory when you need it.
- ✓ **Count clothing by general category**, such as "five pairs of jeans, three dresses, two pairs of sneakers," and be sure to take special note of clothing items that are of higher value.
- ✓ **Items kept in a storage facility** should be included in your home inventory as well.
- ✓ **Always keep your home inventory up-to-date.** Buying a new laptop, digital camera or antique dresser? Whenever you make a significant purchase, add it to your inventory.
- ✓ **Jewelry, art, collectibles and other high-value items** may need special coverage that is separate from your standard homeowners policy. Check with your insurance company representative to make sure you have adequate coverage before a loss occurs.