Personal Property Inventory Worksheet

This worksheet is organized on a room-by-room basis, making it easy for you to systematically record the items in each area of your home. Simply walk through each room and write down the items that you see. Take your time! Be sure to list all items of value, along with their year of purchase, original price, and current estimated value. If you don't have all the relevant information at the time of your "walk-through," leave blanks and fill them in later after checking your purchase records.

As you're completing your inventory, take the opportunity to mark valuable items such as TVs, VCRs, cameras, etc. with an indelible identification number recognizable to police. Your state's initials plus your driver's license, your area code and phone number, or your Social Security number could help authorities identify and return items if they were lost or stolen.

Do you own a number of "priceless" items, such as antique jewelry or original works of art? If so, it's wise to have these items appraised to establish their value. We can work with you to determine the right kind of coverage for these special items. This will help ensure that, in the event of a loss, you receive an insurance settlement that is commensurate with the true value of these items.

A photographic record of your belongings.

Photographs are an important supplement to your written inventory because they give details that written descriptions cannot. In addition, they document the quality, appearance, and size of the things your own.

• Use any camera you're comfortable with. But be certain to use color film. Color prints will best show the true characteristics and quality of your possessions. If you have a VCR and video camera, you can create an especially valuable photographic record of your home and possessions. A video of each room in your home, as well as hallways, porches, gardens, and shrubbery, will help establish the general appearance and quality of your home, in addition to documenting your personal possessions.

• Photograph systematically. Start with one wall in the living room, taking as many photographs as necessary to record the entire room's contents. Then do the same with all other rooms in your home.

• Don't forget to open closets. Even though photographs can't document the quality of your wardrobe, they do record the quantity.

• Your basement, garage or attic may not hold valuable items, but they do hold items you would need to replace in the event of a major loss. Check each of these locations for items that should be photographed, such as power tools, lawn fumiture, laundry appliances, etc.

• Valuable small items such as silverware, furs, china, or crystal, as well as larger items such as sculpture, paintings or collections, must be recorded with extra care. Lay small items out on a plain cloth or rug, next to a ruler (to establish actual size). Try to photograph at close range in order to include as many visual details as possible. Turn over a single piece of china or silver to show the hallmark, manufacturer, and pattern name.

• As soon as you have received your finished prints, mark each with the name of the item(s) and their location in your house (as recorded in your written inventory).

• When you acquire new items, be sure to photograph them, and add them to your written inventory.

• Keep your photos with this inventory worksheet. Be certain to store them in a safe place outside your home, such as a safe-deposit box.

• If you own a second residence, such as a summer cottage or beach house, you should complete a separate inventory for that residence.

Listings by Room

• Living Room
• Dining Room
• Library, Den or Study
• Recreation or Family Room
• Halls, Sun-Rooms & Porches
• Bathroom(s)
• Bedroom(s)
- including Sewing Room
• Kitchen
- including Breakfast Room, Pantry and Laundry Room
• Attic, Basement & Garage

Listings by Item

• Jewelry
• Furs
- including all garments in which fur represents the principal value
• Silverware
• China & Glassware
• Fine Arts & Collections
- including such valuable items as paintings, antique furniture, porcelains, statuary, coin collections, etc.
• Musical Instruments & Accessories
• Sports & Hobby Equipment
• Home Computers, Printers & Data Storage Equipment
• Miscellaneous/Continued Items

Note: This worksheet is divided into two major sections. The first section, Listings by Room, is for highly visible household items such as furniture and rugs. The second section, Listings by item, is for those objects which might be stored away from view, such as jewelry and silverware. It is not necessary to list any item twice.

Living Room

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Don't forget: fireplace accessories, air conditioners and stereo equipment.

Dining Room

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Don't forget: table linens and decorative items.

Library, Den or Study

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Recreation or Family Room

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Don't forget: bar equipment (including wines and liquors), games, toys, etc.

Halls, Sun-Rooms & Porches

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Don't forget: window accessories, floor coverings and valuable light fixtures.

Bathroom(s)

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Don't forget: mirrors, small electrical appliances (such as toothbrushes, water pics, shavers and hairsetters), scales, cosmetics and medicines.

Bedroom(s) including Sewing Room

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Don't forget: clothing and bed linens.

Kitchen including Breakfast Room, Pantry and Laundry Room

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value
	Major Appliances			
	Small Appliances			
	Furniture			

Don't forget: pots and pans, disposals, small electrical appliances (such as blenders, can openers, fondue pots and similar food warmers) and cleaning utensils (such as mops and brooms).

Attic, Basement and Garage

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Don't forget: tools, auto equipment, barbecue equipment, fans, freezers, home and garden tools, holiday decorations, house painting equipment, swimming pool accessories and vacuum cleaners.

Jewelry

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Don't forget: valuable belts and hair ornaments.

Furs including all garments in which fur represents the principal value

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Silverware

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Don't forget: candelabras and service sets.

Fine Arts & Collections including such valuable items as: paintings, antique furniture, porcelain, statuary, coin collections, etc.

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

China & Glassware

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Don't forget: salt and pepper sets and serving pieces.

Cameras, Musical Instruments & Accessories

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Sports & Hobby Equipment

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Don't forget: arts and crafts equipment, bicycles, chess and checker sets, gym and reducing equipment.

Home Computers, Printers & Data Storage Equipment

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Miscellaneous/Continued Items

Number of Items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value
List miscellaneous items or items continued from any other category.				

Summary

	Total Original Cost	Estimate of Present Value
Living Room		
Dining Room		
Library, Den or Study		
Recreation or Family Room		
Halls, Sun-Rooms & Porches		
Bathroom(s)		
Bedroom(s) including Sewing Room		
Kitchen		
Attic, Basement and Garage		
Jewelry		
Furs		
Silverware		
China & Glassware		
Fine Arts & Collections		
Cameras, Musical Instruments & Accessories		
Sports & Hobby Equipment		
Home Computers, Printers & Data Storage Equipment		
Miscellaneous/Continued Items		
Grand Total:		

Total Amount of Your Present Insurance on Personal Property: ______

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