Why you should complete a household inventory:

Years of experience has taught our claims representatives that it can be difficult for our customers to remember what possessions they have and an approximate value of each item when they suffer a loss, due to fire, theft or other unfortunate event. Completing this inventory will also help you and your broker to determine whether or not your policy provides adequate coverage for all of your belongings.

Tips for completing this household inventory:

It is best to bring this inventory form with you, moving methodically from room to room in your home. It may be helpful to bring a camera, video camera or audiocassette recorder along to assist in capturing the details of your items.

Be sure to include serial numbers if applicable and consider engraving unmarked items with your driver's license number to help the police identify your property if it is recovered after a theft.

Remember to include items stored in closets, cabinets, drawers, attic, shed or garage and the exterior of your home. Most policies limit the amount of reimbursement for theft of valuable items such as:

- Jewellery
- Artwork
- Furs
- Coins
- Silverware
- Guns

If you have particularly valuable items in any category where limits of insurance apply, you may need to purchase additional coverage.

Next, review your list and determine the cost of each item. This may be easier if you have some store catalogues handy, or visit an online shopping site. Calculate total replacement costs for each room – this will assist you in the claims process if an event occurs causing damage to an isolated area of your home. Finally, calculate the grand total of all your rooms. This grand total will help you determine whether or not you have sufficient coverage in the event of a catastrophic loss.

What to do when you have completed the household inventory:

Since you have invested your time and effort in completing this inventory, it would be really unfortunate if it too were lost in a fire. For this reason, it should be safely stored in a safety deposit box, with a trusted friend or relative, or even in your desk at work.

Remember to update this inventory periodically. We suggest that you update and revise your inventory just before you renew your insurance policy each year.

You may also want to make photocopies of important documents and store these copies with this inventory. Categories and examples of documents you should copy are:

- Home Escrow, title, deed, insurance policy, lease
- Personal Birth certificates, medical history, passports, insurance certificates, credit card numbers, will
- Automobile Certificates of ownership, finance contracts, registration, insurance policy, driver's license
- Finance Bank account numbers, CD's stocks, bonds
- Tax Copies of tax returns for the past 5 years, appropriate receipts and cancelled cheques

Living Room Item	Qty	Model/Serial #	Description	Where/When Acquired	Value
					R=Replacement P=Purchase
Floor					R
Coverings					Р
Window Coverings					R P
Light Fixtures					R
-					Р
Couch					R P
Chairs					R P
Coffee Tables					R P
End Tables					R
Lamps					P R
					P
TV					R P
VCR					R P
Stereo					R P
CDs / Cassettes					R P
Video Tapes					P R P
Chests					R P
Bookshelves					R P
Books					R
Fireplace					P R
Fixtures Desk					P R
Desk					P
Clocks					R P
Mirrors					R
Pictures					P R
Artwork					P R
0.1 5					P
Other Room Accessories					R P
					R P
					R P
					R
					P R
				Room Total	P \$
Dining Room	•				
Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replaceme P=Purchase
El	1				D

R

Floor

Covarinas		1	Р
Coverings			
Window			R
Coverings			P
Light Fixtures			R
			Р
Dining Room			R
Table			Р
Dining Room			R
Chairs			Р
China Cabinet			R
			Р
China			R
c			P
Silverware			R
Shverware			P
Createl			R
Crystal			
	 		P
Tablecloths			R
			Р
Artwork			R
			Р
Liquor Cabinet			R
-			Р
Liquor (wine)			R
1			Р
Artwork			R
THEWOIK			P
Other Room			R
Accessories			P
Accessories			R
			R
			P
			R
			Р
			R
			Р
			R
			Р
			R
			Р
			R
			Р
			P R
			P
			R
			P
			R
			P
		Room Total	\$

Family Room / Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
	C -5				P=Purchase
Floor					R P
Coverings Window					P R
Coverings					P
Light Fixtures					R
					Р
Couch					R P
Chairs					R
					Р
Coffee Tables					R P
End Tables					P R
Life Tables					P
Lamps					R
D 1 1 1					P
Bookshelves					R P
Books					R
					Р
TV					R P
VCR					R
					Р
Stereo					R
CDs / Cassettes					P R
CDs / Casselles					P
Videos					R
					P
Video Games					R P
Desk					R
					Р
Toys / Games					R P
Pool Table					R
					Р
Other Room					R
Accessories					P R
					P
					R
					P
					R P
					R
					Р
					R
					P R
					P
					R
				Deem T ()	P
Hall / Foyer				Room Total	\$
Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
Floor Coverings					R P

Window			R
Coverings			Р
Light Fixtures			R
			Р
Credenza			R
			Р
Bench			R
			Р
Tables			R
			Р
Lamps			R
			Р
Answering			R
Machine	 		Р
Art			R
	 		Р
Other			R
Accessories			Р
			R
			Р
			R
			Р
			R
			Р
		Room Total	\$

Bathrooms – Total of all Bathrooms in Home

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
Window					R
Coverings					Р
Light Fixtures					R
					Р
Medicine					R
Cabinet					Р
Medicine /					R
Toiletries					Р
Towels /					R
Linens					Р
Scale					R
					Р
Small					R
Appliances					Р
Room					R
Accessories					Р
					R
					Р
					R
					Р
					R
					Р
				Room Total	\$

Kitchen

KItchen					
Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
					P=Purchase
Floor					R
Coverings					Р
Window					R
Coverings					Р
Light Fixtures					R
-					Р
Table / Chairs					R

	1				
					P
Counter Stools					R P
Fridge					R P
Stove					R P
Dishwasher					R P
Microwave					R P
Freezer					R P
Coffeemaker					R P
Food Processor					R P
Toaster Oven					R P
Garbage					R
Disposal Other Small					P R
Appliances Pots & Pans					P R
Dinnerware					P R
Cutlery					P R
Other Utensils					P R
Artwork					P R
					Р
Cookbooks					R P
Other Room Accessories					R P
				Room Total	Г \$
Garage / Basem				TTT	
Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
Floor Coverings					R P
Window	1				R
Coverings					Р
Light Fixtures					R P
Washing Machine					R P
Dryer					R P
Lawnmower					R
					Р

Snowblower					R P
Vacuum					R
Workbench					P R
Power Tools					P R
Other Tools					P R
Garden Tools					P R
Lawn Furniture					P R
BBQ					P R
					Р
Exercise Machines					R P
Bicycles					R P
Sports Equipment					R P
Luggage					R P
Sewing Machine					R P
Widelinie					R P
					R
					P R
					Р
					R P
					R P
				Room Total	\$
Bedroom One Item	Otre	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
	Qty	wouel/sellal #	Description	where/ when Acquired	P=Purchase
Floor Coverings					R P
Window					R
Coverings Light Fixtures					P R
Bed					P R
Mattress					P R
Bed Clothes					P R
Pillows					R P R
Dressers					R P
I ITESSETS					

Dressers

Armoire

R P

R

					D
NF 1 / T 11					P
Night Tables					R P
Desk					R P
Shelves					R P
Contents of Shelves					R P
Artwork					R P
Lamps					R P
Radio					R P
Chairs					R P
Telephone					R P
Blanket Box /					R P
Contents Cosmetics /	$\left \right $				R R
Perfume					к Р
Other Room Accessories					R P
Accessories					R P
					R
					P R
				Room Total	P \$
Bedroom Two					
Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
Floor Coverings					R P
Window					R
Coverings					Р
Light Fixtures					R P
Bed					R P
Mattress					R P
					R
Bed Clothes					
Bed Clothes Pillows					P R
					P R P R
Pillows					P R P R P R
Pillows Dressers					P R P R P

Shelves					R P
Contents of Shelves					R P
Artwork					R P
Lamps					R
Radio					P R
Chairs					P R
Telephone					P R
Blanket Box /					P R
Contents Cosmetics /					P R
Perfume					Р
Other Room Accessories					R P
					R
					P R
				Room Total	P \$
Bedroom Three	;	ľ		•	
Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
Floor Coverings					R P
Window Coverings					R P
Light Fixtures					R
Bed					P R
Mattress					P R
Bed Clothes					P R
Pillows					P R
Dressers					P R
D103013					R P

R P

R P R P

R P

R P

R

Armoire

Desk

Shelves

Artwork

Contents of Shelves

Night Tables

Lamps Radio					Р
Radio					
					R P
T-11					R P
Telephone					R P
Blanket Box / Contents					R P
Cosmetics / Perfume					R P
Other Room					R
Accessories					P R
					R P R
					Р
					R P
				Room Total	\$
Bedroom Four Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
Floor Coverings					R P
Window Coverings					R P
Light Fixtures					R P
Bed					R
Mattress					P R
Bed Clothes					P R
Pillows					P R
Dressers					P R
Armoire					P R
					R P R
Night Tables					Р
Desk					R P
Shelves					R P
					R P
Contents of Shelves					R
Contents of Shelves Artwork					
Shelves					R P P

Chairs			R
			Р
Telephone			R
1			Р
Blanket Box /			R
Contents			Р
Cosmetics /			R
Perfume			Р
Other Room			R
Accessories			Р
			R
			Р
			R
			Р
			R
			Р
			R
			Р
			R
			Р
			R
			Р
		Room Total	\$

Clothing					
Item	Person One	Person Two	Person Three	Person Four	Total
Coats	\$	\$	\$	\$	\$
Jackets	\$	\$	\$	\$	\$
Sweaters	\$	\$	\$	\$	\$
Dress Shirts	\$	\$	\$	\$	\$
Blouses	\$	\$	\$	\$	\$
Dresses	\$	\$	\$	\$	\$
Skirts	\$	\$	\$	\$	\$
Dress Pants	\$	\$	\$	\$	\$
Casual Pants	\$	\$	\$	\$	\$
Jeans	\$	\$	\$	\$	\$
Casual Shirts	\$	\$	\$	\$	\$
Shorts	\$	\$	\$	\$	\$
Suits	\$	\$	\$	\$	\$
Ties / Scarves	\$	\$	\$	\$	\$
Undergarments	\$	\$	\$	\$	\$
Shoes	\$	\$	\$	\$	\$
Boots	\$	\$	\$	\$	\$
Raingear	\$	\$	\$	\$	\$
Swimwear	\$	\$	\$	\$	\$
Jewellery	\$	\$	\$	\$	\$
Watches	\$	\$	\$	\$	\$
Hats	\$	\$	\$	\$	\$
Gloves	\$	\$	\$	\$	\$
Belts	\$	\$	\$	\$	\$
Accessories	\$	\$	\$	\$	\$
Wedding Dress	\$	\$	\$	\$	\$
Formal Attire	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$

\$	\$ \$	\$	\$
\$	\$ \$	\$	\$
\$	\$ \$	\$	\$
		Clothing Total	\$

Comments:		

Other Rooms					
Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
					P=Purchase
Floor					R
Coverings					Р
Window					R
Coverings					Р
Light Fixtures					R
-					Р
					R
					Р
					R
					Р
					R
					Р
				Room Total	\$

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
Floor					R
Coverings					Р
Window					R
Coverings					Р
Light Fixtures					R
-					Р
					R
					Р
					R
					Р
					R
					Р
				Room Total	\$

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
					P=Purchase
Floor					R
Coverings					Р
Window					R
Coverings					Р
Light Fixtures					R
-					Р
					R
					Р
					R
					Р
					R
					Р
					R
					Р
					R
					Р
				Room Total	\$

Comments / To	otal of All (Other Rooms			
Miscellaneous	Items				
Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
Hobby					R
Supplies					Р
Cameras					R

		1		1
				Р
Collections				R
				Р
Furs				R
				Р
Fax Machine				R
				Р
Toy Box / Toys				R
5				Р
Musical				R
Instruments				Р
Computer				R
1				Р
				R
				Р
				R
				Р
				R
				Р
				R
				Р
				R
				Р
			Miscellaneous Total	\$

Grand Total Calculation		
Room	Value	
Living Room	\$	
Dining Room	\$	
Family Room / Den	\$	
Hall / Foyer	\$	
Bathrooms	\$	
Kitchen	\$	
Garage / Basement / Attic	\$	
Bedroom One	\$	
Bedroom Two	\$	
Bedroom Three	\$	
Bedroom Four	\$	
Clothing	\$	
Other Rooms	\$	
Miscellaneous Items	\$	
Grand Total	\$	
Name		
Address		

Name	
Address	
Policy Number	
Date Completed	
Broker Name	
Broker Telephone Number	

Please keep this inventory record in a safe location and update it periodically. If you are concerned that you may not have sufficient coverage to protect all of your belongings, talk to your insurance broker.