



How to Create a Household Inventory

1. **Gather your Product Manuals**
 - a. The product manuals will be very helpful in filling out the Household Inventory Worksheet.
2. **Photograph or Videotape** all walls in your home that have home furnishings.
 - a. If using a video with an audio recorder or a tape recorder, you can **verbally describe** the contents as you go room by room. Photograph open closets, cabinets, cupboards, and drawers. For insurance purposes, take close-ups of unique or expensive items to document their existence and condition. **Date the photographs** and use them to show all furniture, furnishings, accessories, and other items—large and small—in the room. Have someone help you by holding items, opening doors and drawers to make sure you get a complete record.
3. **Complete the Household Inventory Worksheet**
 - a. Fill out worksheet as much as possible
 - b. Use your product manuals to help fill out the worksheet.
 - c. Tips for filling out the Worksheet:
 - i. Include original Cost (Not including shipping or finance charges)
 1. If repairs/alterations have been completed on the item, the cost should be the item's corresponding value.
 - ii. Remember date purchased. If you can't remember the exact date, a month and year should suffice.
 - iii. Be as specific as possible!
 1. Furniture: Include the color, wood type, and size.
 2. Appliances: Include the manufacturer, model, serial number, and size. (This is where the product manuals can help)
 - iv. Antiques, Art & Collectables:
 1. Get an expert's appraisal to determine their worth.
 2. These items could be covered by a "floater" or "rider" to a property insurance policy that will cover the actual worth of the item. This will add a nominal premium cost, but should be considered for insurance coverage of valuable items.
 - v. Items to include:
 1. Silverware
 2. Linens
 3. Clothing
 4. Jewelry
 5. Small electric appliances
 6. Tools
 7. Office equipment
 8. Recreation equipment
 9. Items normally stored in the garage, basement, or out-buildings
 10. Equipment/Furnishings stored at school/work/or other facilities
4. **Store/Secure** the Household Inventory Worksheet & Product Manuals
 - a. Make a copy of your Household Inventory Worksheet
 - i. Place Original in your Organizer along with video/pictures on a CD or zip drive.
 - ii. Place copy along with video or pictures in a secure place
 1. Safety Deposit Box, or somewhere you trust
 - b. Store product manuals in a filing cabinet or secure place.
 - i. Product Manuals often times have warranty information that can be valuable if an item stops working. We suggest keeping these manuals together in order for easy access when a product does not work.
5. **Mark your calendar** to update Inventory in 6 months or 1 year (or) update as you purchase items.

