



Week Three: Create a home inventory.

A home inventory is essentially a list, recorded either on video or on paper, of all of the items in your home. When a disaster strikes your home, a list of all of the items in your home can help streamline the process to make a claim. You may still have to take photos of items that have been affected or ruined to help support your claim.

Contents claims can require serial numbers, date of purchase and receipts in order to give you a fair value you for your contents, and having this information already assembled can cut down on the time it takes you to file a claim. This doesn't have to be a labor intensive process. You don't need to carefully document the amount of t-shirts you have. Just taking a photograph of your open drawer or closet can help substantiate your claims.

Anything of particular value such as large appliances, jewelry or fine art should be catalogued separately.



Creating a home inventory from scratch can feel like a very big job, but you can break it down into smaller segments. Even ten minutes a day spent working on it will add up to a finished project in no time.

Tips for Filming/Photography for a Home Inventory

- Turn on all lights inside your house.
- Open glass doors to prevent reflection.
- Open closet doors to show quantity of clothing. Make sure you capture shoes, jackets, purses, etc.
- Take pictures of the insides of drawers with the contents fanned out.
- Use a non-glare dark cloth as a background for silver, china or jewelry.
- When photographing china, take a picture of the pattern name or manufacturer's signature, along with a picture of the pattern.
- When photographing jewelry, angle the flash to avoid glare.
- To get an overall picture, take wide-angle shots of the whole room.
- Keep the camera steady by bracing your hands on a piece of furniture.
- Be sure to keep the lens clear and focused.
- Don't cover the microphone with your hand. It will be easier to hear your narration about when and where you purchased items without it.



Did you know? The NAIC offers an app for iPhone and Android that allows you to quickly photograph and capture descriptions of your possessions room by room and then store electronically.

How to create a home inventory

You can list your items by category, or by room. For many items like books, CDs, bed sheets or pots and pans, you can make a general estimate of how many you have. For expensive items, note the make and model, the store where the item was purchased and the approximate date.

Sample list: Kitchen Inventory

Item	Description	When/Where Purchased	Make/Model	Price/ Cost
Mixer	5 Quart Tilt-Head Stand Mixer	Amazon, 2012	KitchenAid, KSM150PSPT	\$250.00
Microwave	Countertop, Stainless Steel 900 Watts	Wedding gift, 2007	Hamilton Beach, Serial #:123457A	Approximately \$65
Pans	Nonstick 10 piece cookware set. 2 skillets, 4 pots with lids.	William Sonoma, 2007	All-Clad	\$500.00
Flatware	Flatware service for 12 + serving utensils	Walmart, 2015	Cambridge Silversmiths	\$55.00



There are two types of reimbursement for contents coverage: replacement value and actual cash value. Replacement value is what it would cost to replace the item with one of comparable material and quality to be used for the same purpose. Actual cash value is the market value of an item and is replacement cost minus depreciation. Check to see if your policy would cover replacement cost or actual cash value for your contents and use your home inventory to decide what coverage is appropriate for your needs.