



## 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:

# Tips for completing this 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	Living Room					
Floor	Item	Qty	Model/Serial #	Description	Where/When Acquired	
P   Window   R   R   R   R   R   R   R   R   R	TII.					
Window   R   P   P						
P						
Light Fixtures						
P   Couch						
Couch         R           Chairs         R           Coffee Tables         R           End Tables         R           Lamps         R           TV         R           VCR         R           P         P           Sterco         R           CDs / Cassettes         R           Video Tapes         R           P         P           Chests         R           P         P           Bookshelves         R           P         P           Books         R           P         P           Clocks         R           P         P           Clocks         R           P         P           Clocks         R           P         P           Other Room         R           Accessories         R           R         P           P         P           P         P	Light Fixtures					
Chairs	Couch					
Chairs	Coucii					
P   P   P   P   P   P   P   P   P   P	Chairs					
End Tables						
End Tables         R         P           Lamps         R         P           TV         R         P           VCR         R         P           VCR         R         P           Stereo         R         P           CDs / Cassettes         P         R           Video Tapes         R         P           Chests         R         P           Bookshelves         R         P           Books         R         P           Fireplace         R         P           Fixtures         R         P           Desk         R         P           Clocks         R         P           Mirrors         R         P           Mirrors         R         P           Pictures         R         P           Artwork         R         P           Other Room         R         P           Accessories         R         P           R         P         P           R         P           P         P         P           Clocks         R         P           R <td>Coffee Tables</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Coffee Tables					
Lamps	End Tables					
Lamps         R         P           TV         R         P           VCR         R         P           Stereo         R         P           CDs / Cassettes         R         P           Video Tapes         R         P           Chests         R         P           Bookshelves         R         P           Books         R         P           Pistutures         P         P           Desk         R         P           Clocks         R         P           Mirrors         R         P           Pictures         R         P           Pictures         R         P           Other Room Accessories         R         P           R         P         P           R         P         P           R         P         P           R         P         P           R         P         P           R         P         P           R         P         P           R         P         P           R         P         P           R	End Tables					
TV R R P VCR R R P VCR R R P Stereo R R P Stereo R R P CDs / Cassettes R P Closts R P Bookshelves R R P Books R P Fireplace Fixtures P Fireplace R Fixtures P Clocks R R P R Clocks R R P R Clocks R R R P R R R P R R R P R R R P R R R P R R R P R R R P R R R P R R R P R R R R P R R R R P R R R R R R R R P R	Lamps					
VCR						
VCR         R         P           Stereo         R         P           CDs / Cassettes         R         P           Video Tapes         R         P           Chests         R         P           Bookshelves         R         P           Books         R         P           Fireplace         R         R           Fixtures         P         R           Desk         R         P           Clocks         R         P           Mirrors         R         P           Pictures         R         P           Artwork         R         P           Other Room         R         R           Accessories         P         R           R         P         P           R         P         P           R         P         P           R         P         P           R         P         P           R         P         P           R         P         P           R         P         P           R         P         P           R	TV					
Stereo         R           CDs / Cassettes         R           Video Tapes         R           Chests         R           Bookshelves         R           Books         R           Fireplace         R           Fireplace         R           Fixtures         P           Desk         R           Clocks         R           Mirrors         R           P         P           Mirrors         R           P         R           P         P           Other Rom         R           Accessories         R           R         P           R         P           R         P           P         R           P         P           R         P           R         P           P         P           R         P           P         P           R         P           P         P           R         P           P         P           R         P           R         P <td>VCD</td> <td></td> <td></td> <td></td> <td></td> <td></td>	VCD					
Stereo         R P P           CDs / Cassettes         R P           Video Tapes         R P           Chests         R P           Bookshelves         R P           Books         R P           Fireplace         R P           Fixtures         P P           Desk         R P           Clocks         R P           Mirrors         R P           Pictures         R P           Artwork         R P           Other Room Accessories         R P           R P         R P           R P         R P           R P         R P           R P         R P           R P         R P           R P         R P           R P         R P           R P         R P           R R         P P           R R         P P           R R         P P           R R         P P           R R         P P           R R         P P           R R         P P           R R         P P           R R         P P           R R         P P <tr< td=""><td>VCK</td><td></td><td></td><td></td><td></td><td></td></tr<>	VCK					
CDs / Cassettes	Stereo					
Video Tapes						P
Video Tapes         R           Chests         R           Bookshelves         R           Books         R           Fireplace         R           Fixtures         R           Desk         R           Clocks         R           Mirrors         R           Pictures         R           Prictures         R           Artwork         R           P         R           Other Room         R           Accessories         R           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P	CDs / Cassettes					
Chests         Rependence           Bookshelves         Rependence           Books         Rependence           Fireplace         Rependence           Fixtures         Rependence           Desk         Rependence           Clocks         Rependence           Mirrors         Rependence           Pictures         Rependence           Artwork         Rependence           Accessories         Rependence           Rependence         Rependence           Rependence <t< td=""><td>V: 1 T</td><td></td><td></td><td></td><td></td><td></td></t<>	V: 1 T					
Chests       R         Bookshelves       R         Books       R         Books       R         Fireplace       R         Fixtures       P         Desk       R         Clocks       R         Mirrors       R         Pctures       R         Pctures       R         P       R         Other Room       R         Accessories       R         R       P	video Tapes					
Bookshelves	Chests					
Books						P
Books Fireplace Fireplace Fixtures Desk R P Clocks R P R P Clocks R P P Mirrors R P P Pictures R P P Other Room Accessories R P R P R P R R R P R R P R R R P R R R P R R R P R R R P R R R P R R R P R R R P R R R P R R R R P R R R R P R R R R P R R R R R P R R R R R P R R R R R P R	Bookshelves					
Fireplace   Fixtures   Fixtures	D1					
Fireplace         R           Fixtures         P           Desk         R           Clocks         R           Mirrors         R           Pictures         R           Pottures         R           Artwork         R           Other Room         R           Accessories         R           P <t< td=""><td>DOOKS</td><td></td><td></td><td></td><td></td><td></td></t<>	DOOKS					
Fixtures         P           Desk         R           Clocks         R           Mirrors         R           Permission         R           Pictures         R           Artwork         R           Other Room         R           Accessories         R           P         R <td>Fireplace</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Fireplace					
Desk						
Clocks Mirrors Mirrors Pictures R P Potential R P R P R P R P R R P R P Other Room Accessories R P R P R R P R R P R R P R R P R R P R R P R R P R R P R R P R R R P R R R P R R R P R R R P R R R P R R R P R R R R P R						
Mirrors						
Mirrors Pictures Pictures Artwork Other Room Accessories R P R P R P R P R P R P R P R P R P R	Clocks					
Pictures	Mirrors					
Pictures  Artwork  Other Room Accessories  Rep P  Rep Rep Rep Rep Rep Rep Rep Rep Rep Re	141111012					
Artwork         R           Other Room         R           Accessories         P           R </td <td>Pictures</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Pictures					
Other Room         R           Accessories         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P						P
Other Room         R           Accessories         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P           R         P	Artwork	[	T			
Accessories         P           R <td< td=""><td>O4h - :: D</td><td></td><td></td><td></td><td></td><td></td></td<>	O4h - :: D					
R P P   R P P   R P P   R P P P P P P						
P   R   P   P   P   P   P   P   P   P	Accessories					
R P P   R P P   R P P   R P P P P P P						
R P P   R P P   R P P   R P P   R P P   R P P   R P P   R P P   R P P   R P P   R P P   R P P   R P P P   R P P P P						R
P   R   R   P   P   P   P   P   P   P						
R P P Room Total \$						
P   Room Total						
						P
					Room Total	\$

**Dining Room** 

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

Coverings	l			P
Window				R
				P
Coverings				
Light Fixtures				R
				P
Dining Room				R
Table				P
Dining Room				R
Chairs				P
China Cabinet				R
				P
China				R
Ciliiu				P
Silverware				R
Sirverware				P
G 1				
Crystal				R
				P
Tablecloths				R
				P
Artwork				R
				P
Liquor Cabinet				R
•				P
Liquor (wine)				R
Elquor (wine)				P
Artwork				R
AITWOIK				P
O.I. D				
Other Room				R
Accessories				P
				R
				P
				R
				P
				R
				P
				R
				P
				R
				P
				R
				P
				R
				P
				R
				P
				R
				P
			Room Total	\$
	L	l	100m 10tm	Ψ

Family Room / Den

Family Room	/ Den				
Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
Floor					R
Coverings					P
Window					R
Coverings					P
Light Fixtures					R
Light Pixtures					P
Couch					R
Coucii					P
Chairs					R
Chairs					P
C CC T 11					R
Coffee Tables					
E 100 11					P
End Tables					R
					P
Lamps					R
					P
Bookshelves					R
					P
Books					R
					P
TV					R
					P
VCR					R
					P
Stereo					R
5.0100					P
CDs / Cassettes					R
CDs/ Cussettes					P
Videos					R
Videos					P
Video Games					R
video Gaines					P
Desk					R
Desk					P
T. /C					R
Toys / Games					R P
D 10711					
Pool Table					R
					P
Other Room					R
Accessories					P
					R
					P
					R
					P
					R
					P
					R
					P
					R
					P
					R
					P
					R
					P
				Room Total	\$
Hall / Fover	1	l		1	1 .

Hall / Foyer

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

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

**Bathrooms – Total of all Bathrooms in Home** 

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
XX7' 1					
Window					R
Coverings					P
Light Fixtures					R
					P
Medicine					R
Cabinet					P
Medicine /					R
Toiletries					P
Towels /					R
Linens					P
Scale					R
					P
Small					R
Appliances					P
Room					R
Accessories					P
					R
					P
					R
					P
					R
					P
				Room Total	\$

### Kitchen

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

			P
Counter Stools			R
Counter Stools			P
Daile.			R
Fridge			
G.			P
Stove			R
			P
Dishwasher			R
			P
Microwave			R
			P
Freezer			R
			P
Coffeemaker			R
			P
Food Processor			R
1 000 1 1000 5501			P
Toaster Oven			R
Touster Oven			P
Garbage			R
Disposal			P
Other Small			R
Appliances			P
Pots & Pans			R
			P
Dinnerware			R
			P
Cutlery			R
			P
Other Utensils			R
			P
Artwork			R
			P
Cookbooks			R
			P
Other Room			R
Accessories			P
			R
			P
			R
			P
			R
			P
			R
			P P
			R
		D	P
Garage / Baseme		Room Total	\$

Garage / Basement / Attic

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
					P=Purchase
Floor					R
Coverings					P
Window					R
Coverings					P
Light Fixtures					R
					P
Washing					R
Machine					P
Dryer					R
					P
Lawnmower					R
					P

Snowblower			R
Showblower			P
Vacuum			R
vacuum			P
Workbench			R
workbench			P
D T 1			
Power Tools			R
0.1 5 1			P
Other Tools			R
			P
Garden Tools			R
			P
Lawn Furniture			R
			P
BBQ			R
			P
Exercise			R
Machines			P
Bicycles			R
			P
Sports			R
Equipment			P
Luggage			R
			P
Sewing			R
Machine			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
		Room Total	\$
Rodroom Ono	•	•	•

**Bedroom One** 

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement P=Purchase
Floor					R
Coverings					P
Window					R
Coverings					P
Light Fixtures					R
					P
Bed					R
					P
Mattress					R
					P
Bed Clothes					R
					P
Pillows					R
					P
Dressers					R
					P
Armoire					R

					1
					P
Night Tables					R
					P
Desk					R
					P
Shelves					R
51101.05					P
Contents of					R
Shelves					P
Artwork					R
AITWOIK					P
т					R
Lamps					
- ·					P
Radio					R
					P
Chairs					R
					P
Telephone					R
					P
Blanket Box /					R
Contents					P
Cosmetics /					R
Perfume					P
Other Room					R
Accessories					P
Accessories					R
					P
					R
					P
					R
					P
					R
					P
					R
					P
					R
					P
				Room Total	\$
Bedroom Two		<u></u>			•
Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
Ttelli	Qu	Wiodel Schai II	Description	Where, When required	P=Purchase
Floor					R
Coverings					P
Window				-	R
					R P
Coverings	1				
Light Fixtures					R
D 1					P
Bed					R
					P
Mattress					R
					P
Bed Clothes					R
					P
Pillows					R
					P
<b>Диодария</b>	1 1			1	D

Dressers

Armoire

Desk

Night Tables

R P

R

P R P

R P

Shelves			R
			P
Contents of			R
Shelves			P
Artwork			R
			P
Lamps			R
			P
Radio			R
			P
Chairs			R
			P
Telephone			R
			P
Blanket Box /			R
Contents			P
Cosmetics /			R
Perfume			P
Other Room			R
Accessories			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
		Room Total	\$
<b>Bedroom Three</b>			

**Bedroom Three** 

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
			-	-	P=Purchase
Floor					R
Coverings					P
Window					R
Coverings					P
Light Fixtures					R
					P
Bed					R
					P
Mattress					R
					P
Bed Clothes					R
					P
Pillows					R
					P
Dressers					R
					P
Armoire					R
					P
Night Tables					R
					P
Desk					R
					P
Shelves					R
					P
Contents of					R
Shelves					P
Artwork					R

			P
Lamps			R
•			P
Radio			R
			P
Telephone			R
_			P
Blanket Box /			R
Contents			P
Cosmetics /			R
Perfume			P
Other Room			R
Accessories			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
_		Room Total	\$

**Bedroom Four** 

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
					P=Purchase
Floor					R
Coverings					P
Window					R
Coverings					P
Light Fixtures					R
					P
Bed					R
					P
Mattress					R
					P
Bed Clothes					R
					P
Pillows					R
					P
Dressers					R
					P
Armoire					R
					P
Night Tables					R
8					P
Desk					R
					P
Shelves					R
21101103					P
Contents of					R
Shelves					P
Artwork					R
					P
Lamps					R
2p5					P
Radio					R
144410					P
					1 *

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

Clothing

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**

Other Rooms					
Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
			•	1	P=Purchase
T21					
Floor					R
Coverings					P
Window					R
Coverings					P
Light Fixtures					R
					P
					R
					P
					R
					P
					R
					P
				Room Total	\$

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

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

Comments / Total of All Other Rooms			

### Miscellaneous Items

Item	Qty	Model/Serial #	Description	Where/When Acquired	Value R=Replacement
					P=Purchase
Hobby					R
Supplies					P
Cameras					R

			P
Collections			R
			P
Furs			R
			P
Fax Machine			R
			P
Toy Box / Toys			R
, ,			P
Musical			R
Instruments			P
Computer			R
•			P
			R
			P
			R
			P
			R
			P
			R
			P
			R
			P
		Miscellaneous Total	\$

#### **Grand Total Calculation**

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	
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.