

HOUSEHOLD INVENTORY

Keeping an inventory in words and pictures of your household goods is essential to their recovery due to loss by theft or fire. You will need an photo inventory as well as a written inventory to document ownership.

You don't have to be a professional photographer to do an inventory of your possessions, although there are a small number of small businesses that offer to either photograph or videotape your possessions. For evaluation purposes, color photos are better than black and white. Photograph each room, wall by wall and floor to ceiling. Then take a close-up shots of valuables in each room (silverware, statues, paintings, etc). When you have finished each room, go on to the closets, basements, attic, and storage sheds. Like a photo inventory, sales receipts help prove ownership, and in the case of more recent purchases, they also establish the value of an article.

In addition to jewelry or precious metals, other items that should be evaluated by an appraiser include art, antiques, furs, collections of any kind, or valuables for which you have no bill of sale. You should receive a written statement of the appraiser's judgment that includes the appraisal date with any descriptive material that will back up the appraiser's value. Keep your written appraisals with this booklet.

Safeguarding the value of your home and its contents may require investing a little time and money, but should you ever suffer a loss, you'll have all the documentation you need to file and back up your claim quickly and easily.

Household Inventory

Policy Type:	_____
Company:	_____
Address:	_____ City: _____ State: _____ Zip: _____
Policy Number:	_____ Expiration Date: _____
Agent Name :	_____ Telephone: _____
Comments:	_____ _____

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