



Personal Property Inventory Guide

This guide is a, proactive way to help you in the event you have an insurance claim in the future related to fire, flood, storm or other major property damage. Make sure you collect as much detail as possible. This information is crucial to properly processing catastrophic claims. This information, when shared with your insurance agent, will help you get the proper coverage for your home or business.

1. Photograph your home and its condition. Photograph the complete exterior including the roof (from a safe vantage point), driveway, and street view.
2. Photograph each room from all four corners. These pictures need to capture how things are arranged and include all furnishings, art work, floor coverings, window treatments, paint colors and trim.
3. Photograph all fixtures, lighting, plumbing, electrical, networking, security systems, garage door openers, door handles, cabinet hardware, etc.
4. List each item in each room. Make sure you get quantities of multiple items such as dining room chairs, wine glasses, plates, etc.
5. Provide a brief description of each item.
6. Note which room each item is located.
7. Note the approximate age of each item. The time frame can be based on years not weeks or months, for example, less than a year old, five to six years old, more than ten years old, etc.
8. High value items such as silver service, jewelry, oriental rugs, fine crystal, antique furniture, collectables, specialized electronics, etc. need to be on a separate list and presented to your insurance agent for possible separate coverages.
 - a. Collectibles tend to be overlooked and can present a significant loss if they are not properly identified in your insurance coverage.
9. If you use your home office for work, make sure you separate out personal property from business property and list them separately. Most equipment provided by your employer for you to use at home may not be covered under your standard homeowners policy. The reverse is also true if you have significant personal property at you place of work. Kepp a detailed list of those items as well.

This is a basic guide for you to use that may save you some time and heartache in the future. Use the included form for your list. Copy it as much as needed. We hope you never need to use this information, but this will be very beneficial to all of the people who step in to help during these difficult times.

Good luck and contact us if you have any questions.

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