

Household Inventory

A Record of Your Worth

Your homeowners insurance provides coverage for the contents of your home, up to a limit which you have selected with your insurance agent. In the event of a total loss, you would be expected to provide a list of all of your personal property that was damaged, along with its estimated value.

If a loss occurred today, would you be able to compile such a list? Would you trust yourself to remember every item in your home, and the approximate value of each item?

If you're like most people, it would be very difficult. That's why **Hupe Insurance Services** has developed this Household Inventory. It's a simple fill-in-the-blank worksheet that takes minutes to complete but could save you hours of frustration if you ever have a loss.

Determining the Value of Your Belongings

The standard homeowner's policy is designed and priced to cover the Actual Cash Value of your Personal Property - that is, the replacement cost less depreciation for age and use or condition. However for extra protection, you may choose to have Replacement Cost Coverage on Contents added to your policy.

For an additional low cost, Replacement Cost Coverage provides for the repair or replacement of your personal property - regardless of depreciation.

When entering the "Values" on your inventory, you should use either the Actual Cash Value or Replacement Cost - depending on the coverage provided by your policy.

The Easy Way to Complete Your Inventory

First, use this form to list the items you own, along with what you consider their value (either Actual Cash Value or Replacement Cost Value, depending on your coverage). By grouping your belongings by the rooms in which they are located, you'll be less likely to overlook something.

Next, total the values for each room and enter the information under the appropriate headings on the inventory form. (Better do it in pencil so it's easy to revise in later years.)

When everything is listed, add up the values to arrive at a "grand total" figure. Then, check your homeowner's policy with your insurance agent to make sure your present coverage is adequate to protect you in case of a major loss. If your "grand total" figure is greater than the Coverage C (contents) (Coverage B in Texas) limit on your homeowners policy, you need to increase your coverage.

A Picture is Worth a Thousand Words

Although it's not required, **Hupe Insurance Services** encourages you to take photos of some of the property you list in your Household Inventory. In particular, photos of higher valued and unusual items, such as antiques, are extremely helpful when it comes to settling a loss. The photos should be identified and stored along with your completed form. You might also consider videotaping these items and storing the tape with your Household Inventory form!

When You've Completed Your Inventory

Keep a copy around the house if you'd like, but make sure your original Household Inventory is put in a safe place - either in your safe deposit box, or filed with your insurance agent. (To avoid loss of your inventory, be sure not to store it on your premises.)

Then once a year, recheck it. What new items have been added to the household? How have the cash values changed? How does the protection of your Homeowners policy measure up against inflation? With the help of your insurance agent, make sure your home and its contents are insured-to-value . . . that your coverage is increasing at a rate equal to the rate of inflation.

Completing Your Household Inventory

- Jot down the items and their value in each room (don't forget the closets and storage areas).
- Itemize the contents of the spaces above.
- Total cash value contained in each room . . . or for each member of the family.
- Enter the figures in the table below and total.

Household Inventory

This inventory lists the household goods and personal property of:

Name _____

Address _____

City _____

State _____

Zip _____

Date of Inventory _____

Revised _____

Revised _____

| | VALUE |
|-----------------------------------|--------------|
| Living Room..... | _____ |
| Dining Room..... | _____ |
| Kitchen, Utility Room | _____ |
| Family/Activities Room, Den..... | _____ |
| Bathrooms | _____ |
| Attic, Storage Room, Garage | _____ |
| Master Bedroom | _____ |
| Bedroom #2 | _____ |
| Bedroom #3 | _____ |
| Bedroom #4 | _____ |
| Personal Effects — Family | _____ |
| Personal Effects — Woman | _____ |
| Personal Effects — Man..... | _____ |
| Personal Effects — Girl(s)..... | _____ |
| Personal Effects — Boy(s) | _____ |
| TOTAL | _____ |

LIVING ROOM

| NO | ARTICLE | VALUE |
|----|---|-------|
| | Books | |
| | Rugs, Draperies | |
| | Musical Instruments | |
| | Television | |
| | Paintings, Pictures, Art Objects, Decorative Accessories | |
| | Furniture, Misc.: Chairs & Sofas, Tables & Lamps, Mirrors & Clocks | |
| | Air Conditioner (Room) | |
| | Stereo System | |
| | VCR, Movies | |
| | Records, Tapes, Compact Discs | |
| | | |

DINING ROOM

| NO | ARTICLE | VALUE |
|----|----------------------------------|-------|
| | Chairs, Tables, Buffet | |
| | Draperies, Rugs | |
| | China, Glassware | |
| | Silverware and Pewter | |
| | Linens | |
| | Paintings, Pictures, Art Objects | |
| | | |
| | | |

FAMILY / ACTIVITIES DINING ROOM, DEN

| NO | ARTICLE | VALUE |
|----|-------------------------------|-------|
| | Piano, Musical Instruments | |
| | Television | |
| | Stereo System | |
| | Records, Tapes, Compact Discs | |
| | Books | |
| | Air Conditioner (Room) | |
| | VCR, Movies | |
| | Telephone, Answering Machine | |
| | Computer, Software | |
| | Sewing Machine | |
| | | |
| | | |

KITCHEN, UTILITY ROOM

| NO | ARTICLE | VALUE |
|----|---|-------|
| | Chairs, Tables, Stools | |
| | Draperies, Rugs | |
| | Dishes, Glassware | |
| | Refrigerator | |
| | Range (Not built in) | |
| | Dishwasher (Not built in) | |
| | Washing Machine | |
| | Dryer | |
| | Microwave Oven | |
| | Electrical Appliances (Vacuum, Coffeemaker, Food Processor, etc.) | |
| | Kitchen Equipment (Foodstuffs, Supplies, Cutlery, Utensils, etc.) | |
| | Telephone, Answering Machine | |
| | | |

ATTIC, STORAGE ROOM, GARAGE

| NO | ARTICLE | VALUE |
|----|---------------------------------|-------|
| | Luggage, Trunks | |
| | Porch and Garden Furniture | |
| | Lawnmower, Hand Tools | |
| | Garden Hose | |
| | Wheelbarrow | |
| | Fertilizer, Seeds, Sprays, etc. | |
| | Christmas Decorations | |
| | Miscellaneous Articles | |
| | Snow Blower | |
| | Sports Equipment - Itemize | |
| | | |

BATHROOMS

| NO | ARTICLE | VALUE |
|----|---|-------|
| | Bath Mats, Rugs, Draperies, Shower Curtain | |
| | Medicine Cabinet Contents | |
| | Linens and Towels | |
| | Electrical Appliances (Hair dryers, curling irons, shaver) | |
| | | |

PERSONAL EFFECTS - FAMILY

| NO | ARTICLE | VALUE |
|----|--------------------------------------|-------|
| | Cameras, Films, Projection Equipment | |
| | Firearms | |
| | Fishing Equipment (Outboard Motor) | |
| | Golf Clubs | |
| | Bicycles | |
| | Exercise Equipment | |
| | | |

PERSONAL EFFECTS - WOMAN

| NO | ARTICLE | VALUE |
|----|---------------------------------|-------|
| | Outerwear (coats, gloves) | |
| | Clothing | |
| | Shoes and Slippers | |
| | Undergarments | |
| | Nightgowns, Housecoats, Hosiery | |
| | Jewelry, Watch — Itemize | |
| | | |

PERSONAL EFFECTS - MAN

| NO | ARTICLE | VALUE |
|----|-------------------------------|-------|
| | Outerwear (coats, gloves) | |
| | Clothing | |
| | Shoes and Socks | |
| | Pajamas, Robes, and Underwear | |
| | Jewelry, Watch — Itemize | |
| | | |

PERSONAL EFFECTS - GIRL(S)

| NO | ARTICLE | VALUE |
|----|---------------------------------|-------|
| | Outerwear (coats, gloves) | |
| | Clothing and Accessories | |
| | Shoes and Slippers | |
| | Undergarments | |
| | Nightgowns, Housecoats, Hosiery | |
| | Jewelry, Watch, Miscellaneous | |
| | Portable CD Player | |
| | CDs | |
| | | |
| | | |
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| | | |

PERSONAL EFFECTS - BOY(S)

| NO | ARTICLE | VALUE |
|----|-------------------------------|-------|
| | Outerwear (coats, gloves) | |
| | Clothing | |
| | Shoes and Socks | |
| | Pajamas, Robes, and Underwear | |
| | Jewelry, Watch, Miscellaneous | |
| | Portable CD Player | |
| | CDs | |
| | | |
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| | | |

MASTER BEDROOM

| NO | ARTICLE | VALUE |
|----|---|-------|
| | Bedding (Blankets, Comforters, Covers, Pillows, Springs & Mattress) | |
| | Rugs, Draperies | |
| | Bed, Chest, Dressing Table | |
| | Television, Stereo, VCR | |
| | Tables, Lamps and Chairs | |
| | Mirrors and Clocks | |
| | Paintings, Pictures, Art Objects | |
| | Air Conditioner (Room) | |
| | Telephone | |
| | | |
| | | |
| | | |

BEDROOM NO. 3

| NO | ARTICLE | VALUE |
|----|---|-------|
| | Bedding (Blankets, Comforters, Covers, Pillows, Springs & Mattress) | |
| | Rugs, Draperies | |
| | Bed, Chest, Dressing Table | |
| | Television, Stereo, VCR | |
| | Tables, Lamps and Chairs | |
| | Mirrors and Clocks | |
| | Paintings, Pictures, Art Objects | |
| | Air Conditioner (Room) | |
| | Telephone | |
| | | |
| | | |
| | | |

BEDROOM NO. 2

| NO | ARTICLE | VALUE |
|----|---|-------|
| | Bedding (Blankets, Comforters, Covers, Pillows, Springs & Mattress) | |
| | Rugs, Draperies | |
| | Bed, Chest, Dressing Table | |
| | Television, Stereo, VCR | |
| | Tables, Lamps and Chairs | |
| | Mirrors and Clocks | |
| | Paintings, Pictures, Art Objects | |
| | Air Conditioner (Room) | |
| | Telephone | |
| | | |
| | | |
| | | |

BEDROOM NO. 4

| NO | ARTICLE | VALUE |
|----|---|-------|
| | Bedding (Blankets, Comforters, Covers, Pillows, Springs & Mattress) | |
| | Rugs, Draperies | |
| | Bed, Chest, Dressing Table | |
| | Television, Stereo, VCR | |
| | Tables, Lamps and Chairs | |
| | Mirrors and Clocks | |
| | Paintings, Pictures, Art Objects | |
| | Air Conditioner (Room) | |
| | Telephone | |
| | | |
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