

CALIFORNIA

DEPARTMENT
OF INSURANCE



Home Inventory Guide

800-927-HELP (4357)

www.insurance.ca.gov

TDD 800.482.4833

November 2008

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HOMEOWNERS POLICY INFORMATION

Name Insured: _____

Insurance Company: _____

Policy Number: _____

Agent Name & Phone: _____

Insurance Company Phone: _____

INSURANCE COVERAGES

Please attach a copy of your current declaration page.

INTRODUCTION

Listing all your possessions in the event of a fire, an earthquake or burglary can be difficult. The emotions experienced after a loss may present a big challenge when you try to remember all of your personal possessions. Thus, it is very important to take inventory of your personal property before you have a loss.

A complete household inventory can help you establish:

- A record of the contents of your home and their value
- A record of serial numbers of your electronic goods and appliances
- An indication of whether or not your insurance coverage is adequate

NEED FOR DOCUMENTATION

We recommend that you document all the personal property in your residence. Please use this guide for your home inventory.

We also advise you to photograph and videotape all of the contents of your home. The video should include a receipt (if possible) next to the item and also clearly show the serial number (if applicable). The video should have a date stamp to document the date of the recording. We encourage you to have one of your family members narrate the tape in a slow and clearly audible tone.

STORAGE OF INVENTORY GUIDE

Storage of your Home Inventory Guide is essential. We recommend that you keep an updated copy of the document in at least three of the following places:

1. Fire resistant box in your home, i.e. a safe
2. At your place of employment in a locked cabinet
3. With a family member, close friend or relative
4. With your accountant and/or attorney
5. Safety deposit box

UPDATING INVENTORY GUIDE

Updating your Home Inventory Guide is very important. Major purchases such as big screen televisions and refrigerators should be updated at your earliest convenience after the purchase. We suggest you review and update your Home Inventory Guide three to four times a year to keep the document current.

LIVING ROOM

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular area for taping photos. At the top center, there is a small, light gray rectangular box. Below this, the main area is divided into seven horizontal sections by thin black lines. The top section is a large, solid gray rectangle. The six sections below it are smaller, horizontal gray bars, each intended for a photo. The instructions indicate to start at the bottom and layer the photos from bottom to top.

LIVING ROOM

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Electronics					
Television	_____	_____	_____	_____	_____
CD Player	_____	_____	_____	_____	_____
DVD Player	_____	_____	_____	_____	_____
Stereo Receiver	_____	_____	_____	_____	_____
Speakers	_____	_____	_____	_____	_____
VCR	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Furniture					
Sofa	_____	_____	_____	_____	_____
Loveseat	_____	_____	_____	_____	_____
Area Rug	_____	_____	_____	_____	_____
Coffee Table	_____	_____	_____	_____	_____
End Table	_____	_____	_____	_____	_____
Lamp(s)	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
				TOTAL:	<input type="text"/> <input type="text"/>

DINING ROOM

TAPE PHOTOS HERE
Start at bottom, and tape and layer each photo.

The form consists of a large rectangular frame with a light gray background. The frame is divided into seven horizontal sections by thin black lines. The top section is the largest, occupying approximately 40% of the frame's height. The remaining six sections are smaller and of equal height, each occupying approximately 10% of the frame's height. A small, light gray rectangular box is positioned above the top section, centered horizontally. The entire frame is intended for taping photos, with the instruction to start at the bottom and layer each photo.

KITCHEN

TAPE PHOTOS HERE
Start at bottom, and tape and layer each photo.

The form consists of a large rectangular frame with a light gray background. The frame is divided into seven horizontal sections by thin black lines. The top section is the largest, occupying approximately 40% of the frame's height. The remaining six sections are smaller and of equal height, each occupying approximately 10% of the frame's height. A small, light gray rectangular box is positioned above the top section, centered horizontally. The entire frame is intended for taping photos, with the instruction to start at the bottom and layer each photo.

KITCHEN

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
-------	------	-------	------------------	----------------	------------------

Appliances

Stove	_____	_____	_____	_____	_____
Refrigerator	_____	_____	_____	_____	_____
Dishwasher	_____	_____	_____	_____	_____
Toaster	_____	_____	_____	_____	_____
Coffee Maker	_____	_____	_____	_____	_____
Microwave	_____	_____	_____	_____	_____
Electric Can Opener	_____	_____	_____	_____	_____
Blender	_____	_____	_____	_____	_____
Mixer	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Other

Cutlery	_____	_____	_____	_____	_____
Eating Utensils	_____	_____	_____	_____	_____
Dinner Ware	_____	_____	_____	_____	_____
Glasses	_____	_____	_____	_____	_____
Crystal	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

TOTAL:

MASTER BEDROOM/MASTER BATHROOM

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular frame with a light gray background. The frame is divided into seven horizontal sections by thin black lines. The top section is the largest, occupying approximately 35% of the frame's height. Below it are six smaller, uniform horizontal sections. Above the top section, there is a small, light gray rectangular box. The entire frame is intended for taping photos, with the instruction to start at the bottom and layer each photo.

MASTER BEDROOM/MASTER BATHROOM

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Master Bedroom:					
Furniture					
Bed Frame	_____	_____	_____	_____	_____
Mattress	_____	_____	_____	_____	_____
Chest of Drawers	_____	_____	_____	_____	_____
Nightstand(s)	_____	_____	_____	_____	_____
Mirror(s)	_____	_____	_____	_____	_____
Armoire	_____	_____	_____	_____	_____
King Chair	_____	_____	_____	_____	_____
Ottoman	_____	_____	_____	_____	_____
<hr/>					
Electronics					
Television	_____	_____	_____	_____	_____
VCR	_____	_____	_____	_____	_____
DVD/CD Player	_____	_____	_____	_____	_____
Clock Radio	_____	_____	_____	_____	_____
<hr/>					
Other					
Ceiling Fan	_____	_____	_____	_____	_____
Window Coverings	_____	_____	_____	_____	_____
Area Rug	_____	_____	_____	_____	_____
<hr/>					
Master Bathroom:					
Electric Items					
Hair Dryer	_____	_____	_____	_____	_____
Electric Razor	_____	_____	_____	_____	_____
Hair Curler/Flat Iron	_____	_____	_____	_____	_____
Space Heater	_____	_____	_____	_____	_____
Other					
Hamper	_____	_____	_____	_____	_____
Towels	_____	_____	_____	_____	_____
Soap Dish	_____	_____	_____	_____	_____
Toothbrush Holder	_____	_____	_____	_____	_____
Bath Mat(s)	_____	_____	_____	_____	_____
				TOTAL:	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; width: 60px; height: 20px;"></div> <div style="border: 1px solid black; width: 60px; height: 20px;"></div> </div>

BEDROOM #2

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular area for taping photos. At the top center, there is a small, light gray rectangular box. Below this, the main area is divided into seven horizontal sections by thin black lines. The top section is a large, solid gray rectangle. The six sections below it are smaller, horizontal gray rectangles, each spanning most of the width of the main area. This layout is designed for layering photos, starting from the bottom and moving upwards.

BEDROOM #2

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Furniture					
Bed Frame	_____	_____	_____	_____	_____
Mattress	_____	_____	_____	_____	_____
Chest of Drawers	_____	_____	_____	_____	_____
Nightstand(s)	_____	_____	_____	_____	_____
Mirror(s)	_____	_____	_____	_____	_____
Armoire	_____	_____	_____	_____	_____
King Chair	_____	_____	_____	_____	_____
Ottoman	_____	_____	_____	_____	_____
Electronics					
Television	_____	_____	_____	_____	_____
VCR	_____	_____	_____	_____	_____
DVD/CD Player	_____	_____	_____	_____	_____
Clock Radio	_____	_____	_____	_____	_____
Other					
Ceiling Fan	_____	_____	_____	_____	_____
Window Coverings	_____	_____	_____	_____	_____
Area Rug	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
TOTAL:				<input type="text"/>	<input type="text"/>

BEDROOM #3

TAPE PHOTOS HERE
Start at bottom, and tape and layer each photo.

The form consists of a large rectangular frame with a light gray background. The frame is divided into seven horizontal sections by thin black lines. The top section is a large rectangle, and the following six sections are smaller horizontal bars. A small light gray rectangle is positioned above the top section, centered horizontally.

BEDROOM #3

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Furniture					
Bed Frame	_____	_____	_____	_____	_____
Mattress	_____	_____	_____	_____	_____
Chest of Drawers	_____	_____	_____	_____	_____
Nightstand(s)	_____	_____	_____	_____	_____
Mirror(s)	_____	_____	_____	_____	_____
Armoire	_____	_____	_____	_____	_____
King Chair	_____	_____	_____	_____	_____
Ottoman	_____	_____	_____	_____	_____
Electronics					
Television	_____	_____	_____	_____	_____
VCR	_____	_____	_____	_____	_____
DVD/CD Player	_____	_____	_____	_____	_____
Clock Radio	_____	_____	_____	_____	_____
Other					
Ceiling Fan	_____	_____	_____	_____	_____
Window Coverings	_____	_____	_____	_____	_____
Area Rug	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
TOTAL:				<input type="text"/>	<input type="text"/>

BEDROOM #4

TAPE PHOTOS HERE
Start at bottom, and tape and layer each photo.

The form consists of a large rectangular frame with a light gray background. The frame is divided into seven horizontal sections by thin black lines. The top section is the largest, occupying approximately 40% of the frame's height. Below it are six smaller sections of equal height, each occupying approximately 10% of the frame's height. A small, light gray rectangular box is positioned above the top section of the frame, centered horizontally.

BEDROOM #4

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Furniture					
Bed Frame	_____	_____	_____	_____	_____
Mattress	_____	_____	_____	_____	_____
Chest of Drawers	_____	_____	_____	_____	_____
Nightstand(s)	_____	_____	_____	_____	_____
Mirror(s)	_____	_____	_____	_____	_____
Armoire	_____	_____	_____	_____	_____
King Chair	_____	_____	_____	_____	_____
Ottoman	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Electronics					
Television	_____	_____	_____	_____	_____
VCR	_____	_____	_____	_____	_____
DVD/CD Player	_____	_____	_____	_____	_____
Clock Radio	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Other					
Ceiling Fan	_____	_____	_____	_____	_____
Window Coverings	_____	_____	_____	_____	_____
Area Rug	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
				TOTAL:	<input type="text"/> <input type="text"/>

BATHROOM #2

TAPE PHOTOS HERE
Start at bottom, and tape and layer each photo.

The form consists of a large rectangular frame. At the top center, there is a small gray rectangular box. Below this, the main frame is divided into seven horizontal sections. The top section is a large gray rectangle. Below it are six smaller horizontal gray rectangles, each separated by a thin white line. The bottom section is the largest of these smaller rectangles.

BATHROOM #3

TAPE PHOTOS HERE
Start at bottom, and tape and layer each photo.

The form consists of a large rectangular frame with a light gray background. The frame is divided into seven horizontal sections by thin black lines. The top section is the largest, occupying approximately 40% of the frame's height. Below it are six smaller sections of equal height, each occupying approximately 10% of the frame's height. A small, light gray rectangular box is positioned above the top section, centered horizontally. The entire frame is outlined with a thin black border.

OFFICE/LIBRARY/STUDY/DEN

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular frame with a light gray background. The frame is divided into seven horizontal sections by thin black lines. The top section is a large rectangle, and the following six sections are smaller horizontal bars. A small light gray rectangle is positioned above the top section, centered horizontally.

OFFICE/LIBRARY/STUDY/DEN

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Electronics					
Computer	_____	_____	_____	_____	_____
Printer	_____	_____	_____	_____	_____
Scanner	_____	_____	_____	_____	_____
Monitor	_____	_____	_____	_____	_____
Telephone	_____	_____	_____	_____	_____
Television	_____	_____	_____	_____	_____
Clock Radio/CD Player	_____	_____	_____	_____	_____
DVD Player	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Furniture					
Sofa	_____	_____	_____	_____	_____
Desk	_____	_____	_____	_____	_____
Bookshelf	_____	_____	_____	_____	_____
Coffee Table	_____	_____	_____	_____	_____
Lamp(s)	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Other					
Clock(s)	_____	_____	_____	_____	_____
Window Coverings	_____	_____	_____	_____	_____
				TOTAL:	<input type="text"/>
					<input type="text"/>

GARAGE/WORKSHOP/PLAYROOM/HOBBY

TAPE PHOTOS HERE
Start at bottom, and tape and layer each photo.

The form consists of a large rectangular frame with a light gray background. The frame is divided into seven horizontal sections by thin black lines. The top section is the largest, occupying approximately 35% of the frame's height. Below it are six smaller, equally sized sections, each occupying approximately 12.5% of the frame's height. A small, light gray rectangular box is positioned above the top section, centered horizontally. The entire frame is outlined with a thin black border.

OUTDOOR EQUIPMENT & ITEMS

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular frame with a black border. At the top center, there is a small, light gray rectangular box. Below this, the main frame is divided into seven horizontal sections by thin black lines. The top section is a large, solid gray rectangle. The six sections below it are smaller, horizontal gray bars, each separated from the one above by a thin white space. This layout is designed for taping and layering photos of outdoor equipment and items.

OUTDOOR EQUIPMENT & ITEMS

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
-------	------	-------	------------------	----------------	------------------

Furniture

Patio Set: Table & Chairs	_____	_____	_____	_____	_____
Outdoor Bench	_____	_____	_____	_____	_____
Outdoor Storage Unit	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Other Outdoor Items

Barbeque Grill	_____	_____	_____	_____	_____
Cutting Board & Table	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Pet Items

Doghouse	_____	_____	_____	_____	_____
Litter Box	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

TOTAL:

SPORTING EQUIPMENT

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular frame with a light gray background. The frame is divided into seven horizontal sections by thin black lines. The top section is the largest, occupying approximately 35% of the frame's height. Below it are six smaller sections of equal height, each occupying approximately 12.5% of the frame's height. A small, light gray rectangular box is positioned above the top section, centered horizontally. The entire frame is intended for taping and layering photos of sporting equipment.

JEWELRY & COLLECTIBLES

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular frame with a light gray background. The frame is divided into seven horizontal sections by thin black lines. The top section is the largest, occupying approximately 40% of the frame's height. Below it are six smaller sections of equal height, each occupying approximately 10% of the frame's height. A small, light gray rectangular tab is attached to the top center of the frame, extending slightly above the top line of the largest section.

JEWELRY & COLLECTIBLES

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Jewelry					
Engagement Ring	_____	_____	_____	_____	_____
Wedding Ring(s)	_____	_____	_____	_____	_____
Necklace(s)	_____	_____	_____	_____	_____
Bracelet(s)	_____	_____	_____	_____	_____
Earrings	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Collectibles					
Coins	_____	_____	_____	_____	_____
Comic Books	_____	_____	_____	_____	_____
Paintings	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

TOTAL:

DISCLAIMER:
 Most insurance policies only provide a limited amount of coverage for jewelry and collectibles. We encourage you to schedule your jewelry and collectibles to make sure these items are adequately covered. Your insurer will in turn cover your jewelry and collectibles for their appraised value. Please contact your insurer or insurance agent to discuss scheduling your jewelry and collectibles.

COMPUTER EQUIPMENT

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular frame divided into seven horizontal sections. The top section is a large gray rectangle. Below it are six smaller gray rectangles, each separated by a thin white line. A small gray rectangle is positioned above the top section of the frame.

COMPUTER EQUIPMENT

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Monitor					
Computer Tower/CPU					
Keyboard					
Printer					
Scanner					
Copier					
Fax Machine					
Zip Drive					
Modem					
Mouse					
Speakers					
Digital Camera					
Camera Docking Station					
Laptop					
Monitor - 2nd					
Computer Tower/CPU - 2nd					
Keyboard - 2nd					
Printer - 2nd					
Modem - 2nd					
Mouse - 2nd					
Speakers - 2nd					
Digital Camera - 2nd					

TOTAL:

DISCLAIMER:

Most insurance policies only provide a limited amount of coverage for computer equipment. We encourage you to consider adding an endorsement to your policy to increase your limits for your computer equipment to make sure these items are adequately covered. Please contact your insurer or insurance agent to discuss adding an endorsement to your policy.

ADDITIONAL PHOTOS

TAPE ANY ADDITIONAL PHOTOS HERE
Start at bottom, and tape and layer each photo.

The form consists of a large rectangular area divided into seven horizontal sections. The top section is a large gray rectangle. Below it are six smaller gray rectangles, each separated by a thin white line. A small gray rectangle is positioned above the top section, centered horizontally.

SUMMARY OF ITEMS

TOTALS FROM PAGE NUMBER, ROOM/CATEGORY	ACTUAL COST	REPLACEMENT COST
5. Living Room	_____	_____
7. Dining Room	_____	_____
9. Kitchen	_____	_____
11. Master Bedroom/Master Bathroom	_____	_____
13. Bedroom #2	_____	_____
15. Bedroom #3	_____	_____
17. Bedroom #4	_____	_____
19. Bathroom #2	_____	_____
21. Bathroom #3	_____	_____
23. Office/Library/Study/Den	_____	_____
25. Garage/Workshop/Playroom/Hobby	_____	_____
27. Outdoor Equipment & Items	_____	_____
29. Sporting Equipment	_____	_____
31. Jewelry & Collectibles	_____	_____
33. Computer Equipment	_____	_____
TOTALS:	\$ <input type="text"/>	\$ <input type="text"/>

We recommend that you tally up all of your personal property by using the table provided. The total should be less than the personal property coverage of your insurance policy. Please review and check your declaration page to compare the two figures.

STRUCTURE OR DWELLING COVERAGE

Along with documenting the personal property within your home, the accurate coverage of your residence itself is a very important aspect of homeowner's insurance.

The replacement cost of your home is based upon its square footage multiplied by the cost per square foot to rebuild your structure. The quality of construction and your home's refinements should also be considered. Unless you are willing to take a loss, the dwelling or structure limit should be the amount it would cost to replace the house. Most insurers have in-house formulas which they use to evaluate the replacement cost of your home. However, you may find these formulas are not necessarily consistent.

READ YOUR POLICY CAREFULLY. If you do not understand any part of your policy or have questions about what it covers, contact your insurance agent or company.

The cost to rebuild your home may be very different from the market value of your home since reconstruction is based primarily on the cost of labor and materials. Many factors can affect the cost to rebuild your home, including the size of your home, the type of construction, and any unique features. Because of the variability, your independent agent should be able to assist you in establishing an appropriate limit to rebuild your home. You may also wish to contact a local building contractor in order to determine the current cost to rebuild your home per square foot. If this information greatly differs from your insurer's determination, be sure to have the contractor reflect his computations in writing, preferably under his business letterhead.

Lastly, it is important for you to periodically assess and, if necessary, update your insurance limits in order to maintain an appropriate limit that reflects current construction costs. Find out from your insurer or agent if your homeowner's coverage limits are automatically reviewed or increased.

SUMMARY

We hope this has proved to be more than an exercise for you. Your home and its furnishings are normally your greatest possessions. Taking stock of your real and personal property not only provides a measure to compare your insurance coverage by, it also allows an individual to gain a true perspective of what their possessions mean to them.

In conclusion, we hope that you will never experience the loss of your home. However, if a loss should occur, this guide and what you have recorded here will make the difference between an inadequate restoration of your home and its furnishing and gaining all that is rightfully yours from your insurance policy.