HOMEOWNER'S INVENTORY LISTING

Wisely, you want to protect the things that mean so much to you, so you carry homeowners insurance. But to be certain your valued possessions are fully covered against fire, theft, and other perils, you should take extra steps.

Many prudent homeowners install security devices, such as deadbolt locks, fire extinguishers, smoke alarms and perhaps even fire and burglary alarm systems connected to the fire or police station.

These precautionary measures will greatly reduce the chance and severity of a loss occurring. However, there is no guarantee a loss will not occur.

So, it's important to go beyond that. Another step toward protecting your personal property — one that is often overlooked — is to create an inventory of the things in your home. We believe that you should complement your home insurance plan with an inventory of all of your personal possessions. We are providing you with this booklet to help you take such an inventory, easily and thoroughly.

This booklet gives you simple instructions, along with room-by-room listings, to help you make a detailed record of your home furnishings, personal possessions and valuable items.

Once completed, you should review this inventory with your agent to determine whether or not your home insurance program provides adequate protection for the things you value most. If needed, supplemental insurance coverages may be recommended to protect property such as jewelry, collections, antiques, china, crystal — even personal computers!

This inventory will also be useful to you in the event of a loss. Having this information on hand will make it easier for you to file a complete and prompt claim, supported by accurate documentation. This, in turn, helps determine the replacement cost* of your lost or damaged possessions so we can settle your claim quickly.

How to begin

This booklet is organized on a room-by-room basis, making it easy for you to systematically record the items in each area of your home. Simply walk through each room and write down the items that you see. Take your time. Be sure to list all items of value, along with their year of purchase, original price and current estimated value. If you don't have all the relevant information at the time of your "walk-through," leave blanks and fill them in after checking your purchase records.

As you're completing your inventory, jot down serial numbers of items such as cameras, computers and home electronics. Items without serial numbers should be permanently marked with a unique identifier that will allow you to positively identify the item as belonging to you. Having such numbers available helps the police return recovered property to the rightful owner and is evidence to help prove that the property was stolen. Do not use Social Security numbers or any other information that could be useful to an identity thief.

Do you own a number of valuable items, such as antique jewelry or original works of art? If so, it's wise to have these items appraised to establish their market value. Your agent can work with you to determine the right kind of coverage for these special items. This way, in the event of a covered loss, you can be confident that you will receive an insurance settlement that is appropriate to the value of the items.

Living Room

Don't forget fireplace accessories, air conditioners and home audio equipment.

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Dining Room

Don't forget table linens and decorative items.

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Home Office, Den or Study

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Recreation or Family Room

Don't forget electronics, such as TVs, DVDs/DVRs and home theater systems; bar equipment, including wines and liquors; games; toys; etc.

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Halls, Sunrooms and Porches

Don't forget window accessories, floor coverings and valuable light fixtures.

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Bathroom(s)

Don't forget mirrors; small electrical appliances such as toothbrushes, water pics, shavers and hairsetters; scales; cosmetics and medicines.

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Bedroom(s)

Including sewing or hobby room. Don't forget clothing and bed linens.

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Kitchen

Don't forget pots and pans; disposals; small electrical appliances, such as blenders, can openers, food processors and similar items; and cleaning utensils, such as mops and brooms.

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value
	Major Appliances			
	Small Appliances			
	Furniture			

Attic, Basement and Garage

Don't forget tools, auto equipment, barbecue equipment, fans, freezers, home and garden tools, holiday decorations, house painting equipment, swimming pool accessories and vacuum cleaners.

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Jewelry

Don't forget valuable belts and hair ornaments.

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Furs

Including all garments in which fur represents the principal value.

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Silverware

Don't forget candelabras and service sets.

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

China and Glassware

Don't forget salt and pepper sets and serving pieces.

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Fine Art and Collections

Including paintings, antique furniture, porcelain, statuary, coin collections, etc.

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Cameras, Musical Instruments and Accessories

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Sports and Hobby Equipment

Don't forget arts and crafts equipment, board games, bicycles, gym and weight loss equipment.

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Personal Computers, Printers and Data Storage Equipment

Don't forget handhelds, such as PDAs and MP3 players.

Number of items	Description of Items	Year Purchased	Original Cost	Estimate of Present Value

Summary

	Total Original Cost	Estimate of Present Value
Living Room		
Dining Room		
Home Office, Den or Study		
Recreation or Family Room		
Halls, Sunrooms and Porches		
Bathroom(s)		
Bedroom(s), including sewing or hobby room		
Kitchen, including breakfast room, pantry, laundry room		
Attic, Basement and Garage		
Jewelry		
Furs		
Silverware		
China and Glassware		
Fine Art and Collections		
Cameras, Musical Instruments and Accessories		
Sports and Hobby Equipment		
Personal Computers, Printers and Data Storage Equipment		
Grand Total		
Total Amount or Your Present Insurance on Personal Property		

Credit Cards

If your credit cards are lost or stolen, report the loss immediately to the issuing company or bank. Otherwise, you may be held responsible for purchases made with the card. By completing the blanks below, you will have all the information you need to stop payments immediately on any lost or stolen credit cards.

Company

Last 4 Digits of Credit Card Number

Phone Number

Company

Last 4 Digits of Credit Card Number

Phone Number

Company

Last 4 Digits of Credit Card Number

Phone Number

Company

Last 4 Digits of Credit Card Number

Phone Number