

Personal Possessions Home Inventory

Name

Property Location

Date Completed

Courtesy of...



Corporate Headquarters
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www.clarkmortenson.com



Keene * Hinsdale * Walpole * Charlestown * Claremont * Hanover * Brattleboro * Woodstock



Do You Have the Right Coverage?

Do you have any idea how much your personal possessions are worth? If you suffered a loss due to fire, burglary, flood, or any other disaster, would you know what you need replaced? If you haven't already completed an inventory of your personal items, the answer to these questions is probably **NO**. Every homeowner or renter should know the value of their property and the cost to replace it. Otherwise, you can't be sure that you carry adequate coverage before a loss. After suffering a loss, you will find it much easier to calculate the cash value of your items if you have taken the following steps.

- ~ List the items in each room
- ~ Calculate the value of each item and its approximate age
- ~ Total the value of the items in each room
- ~ Figure the grand total of your home's contents

Before Beginning Your Home Inventory, be Prepared to:

- ~ Photograph each room from multiple angles, or use a video camera to capture each room's contents
- ~ Photograph personal items, such as clothing, jewelry, and other valuables
- ~ Check items carefully for a serial number
- ~ Identify antiques, jewelry, and other valuable pieces of property which you might want to have appraised

After you have completed the above steps, you should make multiple copies of these documents and store them in a safe place away from your home (a relative's home, your office, etc). If you would like us to keep a copy on file with your insurance policy, we will be happy to do so. Please feel free to contact a personal accounts Trusted Advisor should you have any questions regarding completion of your home inventory.

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KITCHEN		
Item	Purchase Price	Year Purchased
Floor Covering		
Curtains		
Table and Chairs		
Cabinets		
Refrigerator		
Stove		
Microwave Oven		
Dishwasher		
Electrical Appliances		
Electric Utensils		
Dishes and Flatware		
Glassware		
Pots and Pans		
Art/Decorations		
Food		
Freezer and Contents		
Vacuum Cleaner		
Other		
Total		

BATHROOM		
Item	Purchase Price	Year Purchased
Curtains		
Shower Curtains		
Mirrors		
Scales		
Medicine Cabinet Contents		
Towels and Linen		
Bath Mats and Rugs		
Bath Accessories		
Clothes Hampers		
Electrical Appliances		
Shower Attachments		
Art/Decorations		
Other		
Total		

BEDROOM 1 (Complete for all bedrooms)		
Item	Purchase Price	Year Purchased
Carpeting, Rugs		
Bed/Headboard/Footboard		
Mattresses, Springs		
Chests/Bureaus		
Dressing Tables		
Desk and Contents		
Drapes and Curtains		
Chairs		
Mirrors		
Radios		
Blankets, Spreads, Linens		
Shelves/Bookcases		
Art/Decorations		
Lamps		
Other		
Total		

BEDROOM 2 (Complete for all bedrooms)		
Item	Purchase Price	Year Purchased
Carpeting, Rugs		
Bed/Headboard/Footboard		
Mattresses, Springs		
Chests/Bureaus		
Dressing Tables		
Desk and Contents		
Drapes and Curtains		
Chairs		
Mirrors		
Radios		
Blankets, Spreads, Linens		
Shelves/Bookcases		
Art/Decorations		
Lamps		
Other		
Total		

BEDROOM 3 (Complete for all bedrooms)		
Item	Purchase Price	Year Purchased
Carpeting, Rugs		
Bed/Headboard/Footboard		
Mattresses, Springs		
Chests/Bureaus		
Dressing Tables		
Desk and Contents		
Drapes and Curtains		
Chairs		
Mirrors		
Radios		
Blankets, Spreads, Linens		
Shelves/Bookcases		
Art/Decorations		
Lamps		
Other		
Total		

CLOTHING AND PERSONAL EFFECTS:		
Men and Boys		
Item	Purchase Price	Combined Value
Coats		
Hats & Scarves		
Suits		
Slacks		
Sweaters & Jackets		
Shirts		
Underwear		
Socks		
Neckties		
Belts & Wallets		
Gloves		
Rainwear & Umbrellas		
Sport Clothes		
Shoes (All types)		
Jewelry, Cufflinks, etc		
Watches		
Other		
Men & Boys Total		

CLOTHING AND PERSONAL EFFECTS: Women and Girls		
Item	Purchase Price	Combined Value
Coats		
Hats		
Suits		
Sweaters		
Skirts		
Blouses		
Dresses		
Furs		
Jewelry		
Watches		
Lingerie		
Shoes		
Gloves		
Rainwear & Umbrellas		
Cosmetics & Perfume		
Other		
Women & Girls Total		

GARAGE/BASEMENT/ATTIC		
Item	Purchase Price	Year Purchased
Furniture		
Washing Machine		
Dryer		
Iron/Ironing Board		
Lawn Furniture		
Canned Goods		
Trunk and Luggage		
Work Bench		
Power and Hands Tools		
Lawn Mower		
Garden Tools		
Shelving		
Fuel		
Other		
Total		

HOBBIES/SPORTS EQUIPMENT		
Item	Purchase Price	Year Purchased
Hobby Materials		
Sewing Machine		
Photographic Equipment		
Camping Equipment		
Fishing Equipment		
Hunting Equipment		
Bicycles		
Tennis Equipment		
Golf Equipment		
Exercise Equipment		
Other		
Total		

MISCELLANEOUS ITEMS	
Item	
Total	

DO YOU HAVE THE RIGHT COVERAGE?

Now that you have completed your personal items inventory, it is time to figure out whether or not you are properly insured. Simply fill out the list below so you can assess your current insurance needs.

Totals—Personal Inventory

Living Room	
Dining Room	
Den/Office	
Kitchen	
Bathrooms	
Bedrooms	
Clothing & Effects	
Garage/Basement/Attic	
Hobbies/Sports Equipment	
Miscellaneous Items	
Replacement Cost Value	

Summary

Current Contents Coverage	
Total Contents (All Rooms)	
Difference	

Policy Valuation

Replacement Cost	
OR	
Actual Cash Value*	

*Please check your policy in order to determine if your contents are covered based on Replacement Cost (RC) or Actual Cash Value (ACV). If you have any questions, please contact us for details.

**For assistance with all of your personal insurance needs,
please contact us at 877-352-2121.**