Find an area of your home to start

It can definitely be overwhelming when it comes to figuring out where and how to start the process of your home inventory. Especially in larger areas where you have more stuff. Instead, choose a smaller, confined space such as a closet or a kitchen appliance cabinet.

What are your most recent purchases?

If you find it difficult to choose an area of your home to start, switch tactics and look to your most recent purchase history instead.

Basic details

When looking at your items, include a brief description of each item you record, and note where you bought it, the make and model, what you paid and any other detail that might help in the event you need to make a claim.

Take photos and videos

Whenever possible, use your phone or digital camera to capture pictures and videos of each item for easy reference.

Record serial numbers

Additional details like serial numbers and product numbers are beneficial as a reference point when it comes to filing a claim. Serial numbers are usually found on the back or bottom of major appliances and electronic equipment.

Categorize all your belongings

When recording each of your belongings, use categories to condense and make things simpler. Instead of listing each pair of shoes and clothing that you own, for example, simply add "7 pairs of sandals." "5 pairs of jeans, 3 pairs of sneakers...etc" Make note of any items that are especially valuable.



What is the coverage on your big ticket items?

Items such as jewelry, art and collectibles may have increased in value and may need special coverage that is separate from your standard homeowners insurance policy.

Do you have any off-site items?

Your belongings that are kept in self-storage facilities are also covered by your homeowners insurance. Be sure to include them in your inventory!

Keep proof of value

When looking at your items, include a brief description of each item you record, and note where you bought it, the make and model, what you paid and any other detail that might help in the event you need to make a claim.

Don't forget these items!

- Television, sound systems, speakers, gaming systems, portable music players, cameras and earbuds
- Items that are off site and in storage
- Rugs, curtains, blinds, and any other furnishings
- O Your household's cellphone devices
- Musical instruments worth insuring, like violins, guitars, pianos, etc.
- Appliances like your stove, fridge, microwave and dishwasher are important to include as well

Keep your home inventory up to date and safely stored

Your home inventory is only useful if it's accurate enough and you can access it to provide information to your insurance company in case of fire, theft or other destructive disaster. Regardless of what you've used to create your list, keep it backed up and in a safe place always. And of course, we're here to help you with the process! Reach out to Dexter & Co. today with any questions or concerns you may have when creating your home inventory checklist.

