

How to do a home inventory.



Right now, can you remember every item that's in your home? And how much you paid for it? And where the receipt is?

Chances are ... you can't. And that's common. It's also why it's essential for everyone to know how to do a home inventory.

A home inventory is a detailed list of all your possessions. It's especially important for big-ticket items like electronics and appliances, but the more possessions you include, the better.

Why do I need a home inventory?

A home inventory will help you assess the value of everything in your home. And this allows you to purchase the right amount of insurance coverage to protect it. Having a home inventory also makes it easier to settle an insurance claim if any of your possessions are damaged, destroyed, or stolen.

How do I do a home inventory?

To take inventory of your home, all you need is a simple spreadsheet. Create a tab for each room in your house, condo, or apartment. Then go through the items in each room and list:

- The item
- A description of the item
- The cost of the item
- The serial number (if applicable)
- The year you purchased it

- Where you purchased it

Have the [original receipts](#)? Keep them in a safe space. When you can prove the purchase, it'll be even easier to get things replaced.

What items should I include?

If you own it, list it. Document what's in your home from the basement to the attic, and don't forget about any detached structures, like a garage or shed. If you don't have time to make a comprehensive list, start by listing your most valuable possessions, like appliances, electronics, art, or jewelry.

Should I take photos or videos, too?

Yes! A visual record of both the interior and exterior of your home can provide the "before" if your home is damaged, which helps prove the extent of the loss for insurance purposes. This extra step could result in both a larger insurance payout and a faster [claim process](#).

Go through each room and snap a few photos of the entire space — one from every angle. Snap separate photos of any especially valuable items.

If you'd rather take a video, take a walk through your home and add a little commentary. Say what room you're in and describe what you see as you scan. Tip: Make each room its own video clip so that you can find things faster.

When should I do a home inventory?

The ideal time to take a home inventory is when you first move into your home. As you unpack, you'll see everything you own, item by item.

If you've lived in the same home for a while, taking a home inventory can seem a little overwhelming. Consider doing one room every weekend to make the task more manageable.

And remember: Even an incomplete inventory is better than none at all.

When should I make updates?

Check your home inventory once a year to see if you've gotten rid of something that's listed, or to add new items. In addition, whenever you purchase something valuable (e.g., a new appliance, furniture), add that information to your inventory right away.

Where should I keep my home inventory?

Store your home inventory and any photos or videos someplace safe, where they could survive major damage (because that's when you'll need them most). We recommend creating a digital copy — one you can access anywhere, any time. If you'd prefer a paper copy, keep one copy in a fireproof safe and a

second backup copy outside the home.

Having a home inventory can make stressful losses like storm damage or theft a little easier to handle. Knowing you have a record of what you've lost can give you more peace of mind in a difficult time. Knowing you have [reliable homeowners insurance](#) coverage can, too.

For more information on homeowners insurance, [renters insurance](#), and [condo insurance](#), find a [local, independent agent](#).

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