



In the event of a loss covered by your policy, this checklist will be a valuable aid in helping you present your claim to your insurance company at a time of great personal stress.

Household Inventory Checklist

SouthEastern Mutual Insurance Company

Importance of household inventory

If you had to remember every possession in your home with their values following a serious loss (like a fire), could you?

By taking some time now to complete this checklist, room by room, prior to a loss you can systematically list and evaluate the value of your possessions.

In the event of a loss covered by your policy, this checklist will be a valuable aid in helping you present your claim to your insurance company at a time of great personal stress.

Please try to review and update this checklist every year. Once completed, store this checklist in a safety deposit box or fire proof safe.

Do you operate a business from your home?

There are limitations to your residential insurance policy regarding business property and operations.

If you operate a trade, profession or occupation for continuous regular pursuit of financial gain within your home, your home based business may not be covered!

Fraud warning

Remember that willfully making a false statement with respect to a claim is a crime and the right to recover compensation could be forfeited.

Credit Card Record

If you lose a credit card you must report it to the issuing company. Until you do you are liable for all charges. We suggest you make a list of all the credit cards your family has and the name and address of the company to notify. Don't start hunting for this information after your credit cards have been lost or stolen.

NAME, ADDRESS & TELEPHONE NUMBER OF CREDIT CARD COMPANY	CARD NUMBER	EXPIRY

Summary

(Following Pages)

ROOM	ORIGINAL COST	VALUES ASSIGNED
Living Room		
Dining Room		
Kitchen-Laundry		
Master Bedroom		
Bathrooms		
Personal Effects-Man/Boy		
Personal Effects-Woman/Girl		
Other Bedrooms		
Library-Den-Sunroom		
Sporting-Garden Equipment		
Basement		
Garage		
Miscellaneous (Cottage)		
Miscellaneous		
Valuables		
TOTAL		

Your Living Room

ITEM	No.	ORIGINAL COST	REPLACEMENT COST
Sofas/Chairs			
Tables/Lamps			
Area Rugs			
Television/Electronics			
Stereo System			
Art Objects/Pictures			
Mirrors/Clocks			
Books			
Air Conditioner			
Fireplace Equipment			
Wall Unit			
Curtains/Drapes			
Other			
TOTAL			

Your Dining Room

ITEM	No.	ORIGINAL COST	REPLACEMENT COST
Tables/Chairs			
Curtains/Drapes			
China/Glassware			
Linens			
Area Rugs			
Pictures			
Buffet/Hutch			
Mirrors/Clocks			
Art Objects/Pictures			
Other			
TOTAL			

Your Kitchen-Laundry

ITEM	No.	ORIGINAL COST	REPLACEMENT COST
Refrigerator			
Stove/Stove Fan			
Dishwasher			
Microwave			
Tables/Chairs			
Dishes/Glasses/Pots/Pans			
Cutlery/Utensils			
Food and Supplies			
Washing Machine			
Dryer			
Freezer			
Electronics/TV			
Curtains/Drapes			
Pictures/Paintings			
Other			
TOTAL			

Your Master Bedroom

ITEM	No.	ORIGINAL COST	REPLACEMENT COST
Beds/Mattresses			
Linens			
Area Rugs			
Curtains/Drapes			
Dressers			
Vanity			
Pictures/Paintings			
TV/Electronics			
Stereo System			
Air Conditioner			
Lamps/End Tables			
Other			
TOTAL			

Your Bathroom(s)

ITEM	No.	ORIGINAL COST	REPLACEMENT COST
Linens/Towels			
Rugs/Bath Mats			
Electric Razors			
Scale			
Medicine Cabinet Contents			
Shower Curtain/Drapes			
Hair Dryer			
Toiletries			
Other			
TOTAL			

Your Other Bedrooms

ITEM	No.	ORIGINAL COST	REPLACEMENT COST
Beds/Mattresses			
Linens			
Area Rugs			
Curtains/Drapes			
Dressers			
Vanity			
Pictures/Paintings			
TV/Electronics			
Stereo System			
Lamps/End Tables			
Other			
TOTAL			

Your Personal Effects

MAN			BOY			
ITEM	No.	ORIGINAL COST	ACTUAL CASH VALUE	No.	ORIGINAL COST	ACTUAL CASH VALUE
Suits/Pants						
Jackets/Coats						
Shoes/Slippers						
Socks/Underwear						
Robes/Nightwear						
Belts/Neckties						
Hats/Wallets						
Watches/Jewelry						
Shirts/Sweaters						
Sportswear						
Hobby Items						
Toys	*	***	***	*		
Other						
TOTAL						

Your Personal Effects

WOMAN			GIRL			
ITEM	No.	ORIGINAL COST	ACTUAL CASH VALUE	No.	ORIGINAL COST	ACTUAL CASH VALUE
Suits/Pants						
Dresses/Skirts						
Jackets/Coats						
Shoes/Slippers						
Socks/Hosiery						
Undergarments						
Housecoats/Nightwear						
Belts/Accessories						
Hats/Handbags						
Watches/Jewelry						
Shirts/Sweaters						
Sportswear						
Hobby Items						
Toys	*	***	***	*		
Other						
TOTAL						

Your Library-Den-Sunroom

ITEM	No.	ORIGINAL COST	REPLACEMENT COST
Books			
Area Rugs			
Sofas/Chairs			
Tables/Lamps			
Desk			
Mirrors/Clocks			
Computer			
Monitor			
Printer/Scanner			
Accessories			
Software			
Liquor Cabinet			
Air Conditioner			
Bookcases			
Fireplace Equipment			
Sewing Machine			
Electronics/TV			
Curtains/Drapes			
Pictures/Paintings			
Other			
TOTAL			

Your Sporting-Garden Equipment

ITEM	No.	ORIGINAL COST	REPLACEMENT COST
Fishing Equipment			
Golf Clubs/Tennis Racquets			
Hunting Equipment			
Bicycles			
Trunks/Luggage			
Boats/Motors			
Skis/Snowshoes			
Swimming Pool Equipment			
Garden Furniture			
Garden Equipment			
Garden Tools			
Hobby Equipment			
Other			
TOTAL			

Your Basement

ITEM	No.	ORIGINAL COST	REPLACEMENT COST
Food			
Washing Machine			
Dryer			
Other Laundry Equipment			
Dehumidifier			
Hand Tools			
Power Tools			
Workbench			
Other Equipment			
Supplies			
Chairs			
Stereo			
TV/Electronics			
Area Rugs			
Tables/Lamps			
Sofa/Chairs			
Portable Heating Units			
Fuel			
Other			
TOTAL			

Your Garage

ITEM	No.	ORIGINAL COST	REPLACEMENT COST
Auto Equipment			
Garden Tools			
Lawn Furniture			
Lawn & Garden Equipment			
Other Tools			
Storage Items			
Other			
TOTAL			

Miscellaneous (Cottage)

ITEM	No.	ORIGINAL COST	ACTUAL CASH VALUE
TOTAL			

Miscellaneous

Items you would prefer to list apart from room inventories, such as: furs, jewelry, fine arts including heirlooms, silverware, sports equipment, hobby materials, or collections, guns, cameras, photographic and moving picture equipment, luggage. **Items such as antiques should be insured individually- contact your agent.**

ITEM	No.	ORIGINAL COST	ESTIMATED VALUE
TOTAL			

Valuables

ITEM	No.	ORIGINAL COST	ESTIMATED VALUE
Jewelry			
Furs			
Cameras			
Stamp & Coin Collections			
Silverware			
Portable Computers			
Musical Instruments			
Fire Arms			
Fine Arts			
Other			
TOTAL			

Record of Insurance Policies

KIND OF INSURANCE	AMOUNT OF INSURANCE	POLICY NUMBER	DATE OF EXPIRATION	INSURANCE COMPANY/AGENT
TOTAL				

Replacement Cost

Through normal inflation, most items of personal property have increased in value since they were purchased. We highly recommend that you insure to today's replacement value for greater protection. Exceptions, of course, are items that have outlived their effective usefulness, some clothing for example or perhaps other possessions that have been consigned to the cottage. These items should be insured on an Actual Cash Value basis (replacement cost less depreciation). Additionally, antiques, fine arts, rare books and objects of similar nature must be insured on an Actual Cash Value basis or scheduled basis for obvious reasons.

Photographs & Videos

These are excellent means of recording your possessions and again can be of great value in the adjustment of a claim for loss or damage. Be sure to keep such records and this inventory booklet in a secure place away from your residence such as in a safety deposit box or with your agent's file.