

If your home were damaged or destroyed by a fire, theft, or natural disaster, would you be able to recall every item you own? In the event of a total loss, you will be expected to provide a list of all your personal property that was damaged, along with its estimated value. A Household Inventory can not only make it easier to settle your insurance claims, but can also help determine if you have the right type and amount of insurance for your home and its contents. Follow these simple steps to complete a Household Inventory.

1. **Make a list.** Jot down the items and their value in each room (don't forget the closets and storage areas). Then itemize the contents in the space provided in this brochure. Be as thorough as you can, noting make and model or serial number, date purchased, and the item's value.
2. **Take pictures or record a video.** A visual reminder is also extremely helpful when trying to recall the contents of your home. Take pictures or make a video of each room, date them, and keep them with your Household Inventory.
3. **Compare your coverage.** Compare the Household Inventory total to the amount of coverage on your homeowner's policy. If the amount on your policy is less than the value of your inventory, contact your independent agent to adjust your coverage.

4. **Safeguard your inventory.** Store your inventory in a safe place – a safe deposit box, a fireproof safe, or with your insurance agent.
5. **Review it once a year.** It's important to recheck your inventory once a year. What new items have been added to the household? How have the cash values changed? How does the protection of your homeowner's policy measure up against inflation? With the help of your insurance agent, make sure your policy offers the right coverage for your valuables.

This inventory lists the household goods and personal property of:

Name: _____
 Address: _____
 City: _____ Zip: _____
 State: _____
 Date of Inventory: _____
 Revised: _____
 Revised: _____

Totals

| ROOMS | VALUE |
|-----------------------------|-------|
| Living Room | |
| Dining Room | |
| Family Room, Den | |
| Bathrooms | |
| Kitchen, Utility Room | |
| Attic, Storage Room, Garage | |
| Bedroom(s) | |
| Personal Effects – Family | |
| Personal Effects – Woman | |
| Personal Effects – Man | |
| Personal Effects – Girl(s) | |
| Personal Effects – Boy(s) | |
| Miscellaneous | |
| TOTAL | |

An electronic version of this form is available on our website at www.central-insurance.com. Select "Tips and Tools" on our home page and click on "Household Inventory". This expanded version of the brochure can be completed online and then printed and stored in a safe place.

Online Home Inventory software is also available through the Insurance Information Institute at www.knowyourstuff.org. This free home inventory website allows you to set up an account and create a home inventory, and provides free, secure online storage of your inventory. It is easy to access and easy to update with automatic e-mail reminders. A business version of the application, www.businessinventory.org, is also available.



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Central Insurance Companies

Household Inventory

The Central Insurance Companies are comprised of Central Mutual Insurance Company, All America Insurance Company, and CMI Loyds (Texas).

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