



All Quick Repairs

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INVENTORY CHECKLIST

A Record of Your Worth

Your homeowner's insurance provides coverage for the contents of your home up to a limit that you have selected with your insurance agent. In the event of a total loss, you would be expected to provide a list of all of your personal property that was damaged, along with its estimated value.

If a loss occurred today, would you be able to compile such a list? Would you trust yourself to remember every item in your home, and the approximate value of each item?

If you're like most people, it would be very difficult. That's why you should use a Household Inventory form.

It's a simple fill-in-the-blank worksheet that takes minutes to complete but could save you hours of frustration if you ever have a loss.

Determining the Value of Your Belongings

The standard homeowner's policy is designed and priced to cover the Actual Cash Value of your Personal Property - that is, the replacement cost less depreciation for age and use or condition. However, we advise that you amend your policy so that it provides Replacement Cost Coverage for contents. This amendment is not expensive, and can make a significant difference if you have a loss.

When entering the "Values" on your inventory, you should use either the Actual Cash Value or Replacement Cost - depending on the coverage provided by your policy.

The Easy Way to Complete Your Inventory

First, use this form to list the items you own, along with their value (either Actual Cash Value or Replacement Cost Value, depending on your coverage). By grouping your belongings by the rooms in which they are located, you'll be less likely to overlook something.

Next, total the values for each room and enter the information under the appropriate headings on the inventory form. (You may want to complete the form in pencil so it's easy to revise in later years.)

When everything is listed, add up the values to arrive at a "grand total" figure. Then, check your homeowner's policy with us to make sure your present coverage is adequate to protect you in case of a major loss. If your "grand total" figure is greater than the Coverage C (contents) limit on your homeowner's policy, you need to increase your coverage.

A Picture is Worth a Thousand Words

Although it's not required, it is encouraged you to take photos of some of the property you list in your Household Inventory. In particular, photos of higher valued and unusual items, such as antiques, are extremely helpful when it comes to settling a loss. The photos should be identified and stored along with your completed form. You might also consider videotaping these items and storing the tape with your Household Inventory form.

When You've Completed Your Inventory

Keep a copy around the house if you'd like, but make sure your original Household Inventory is put in a safe place outside of your home - either in your safe deposit box, at the home of a relative, at your workplace, or filed with us.

Then once a year, re-check it. 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? Make sure your home and its contents are insured-to-value . . . that your coverage is increasing at a rate equal to the rate of inflation.

With the help of your insurance agent, make sure your home and its contents are insured-to-value . . . that your coverage is increasing at a rate equal to the rate of inflation.

All Quick Repairs

Completing Your Household Inventory

- Jot down the items and their value in each room (don't forget the closets and storage areas).
- Itemize the contents of the spaces above.
- Total cash value contained in each room . . . or for each member of the family.
- Enter the figures in the table below and total.

Household Inventory

This inventory lists the household goods and personal property of:

Name _____

Address _____

City _____

State _____

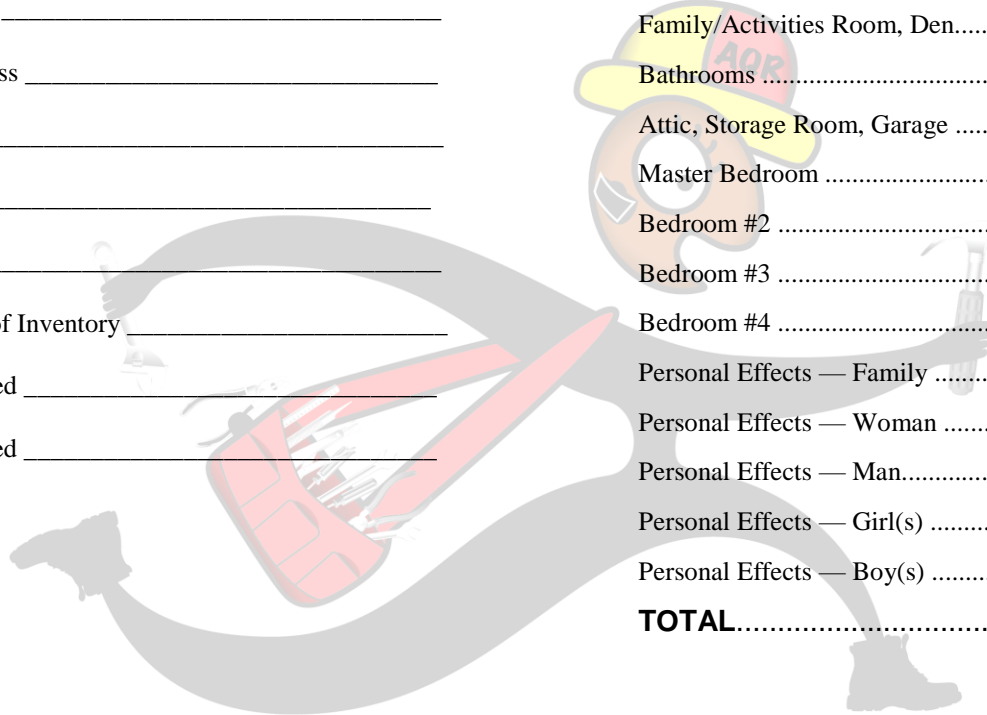
Zip _____

Date of Inventory _____

Revised _____

Revised _____

	VALUE
Living Room.....	_____
Dining Room.....	_____
Kitchen, Utility Room	_____
Family/Activities Room, Den.....	_____
Bathrooms	_____
Attic, Storage Room, Garage	_____
Master Bedroom	_____
Bedroom #2	_____
Bedroom #3	_____
Bedroom #4	_____
Personal Effects — Family	_____
Personal Effects — Woman	_____
Personal Effects — Man.....	_____
Personal Effects — Girl(s)	_____
Personal Effects — Boy(s)	_____
TOTAL	_____



All Quick Repairs

Living Room

Area	Number of Items	Item Description	Year Purchased	Value
Living Room		Air Conditioner Window Units		
Living Room		Art (Paintings, posters, wall hangings, pictures)		
Living Room		Books		
Living Room		Bookcases		
Living Room		Cabinets		
Living Room		Bric-a-Brac and Cabinet Contents		
Living Room		Desks		
Living Room		Fireplace Equipment		
Living Room		Furniture		
Living Room		Lamps		
Living Room		Organ/Piano		
Living Room		Rugs		
Living Room		Tables		
Living Room		Television		
Living Room		Wall Shelves		
Living Room		Window Treatments (curtains, blinds, etc.)		
Additional Items				
Additional Items				
Additional Items				
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Additional Items				
Additional Items				

Dining Room

Area	Number of Items	Item Description	Year Purchased	Value
Dining Room		Air Conditioner Window Units		
Dining Room		Bric-a-Brac		
Dining Room		Buffet		
Dining Room		Cabinets and Contents		
Dining Room		Chandelier		

All Quick Repairs

Dining Room	China
Dining Room	Crystal
Dining Room	Dining Room Set
Dining Room	Mirrors and Wall Décor
Dining Room	Rugs
Dining Room	Silverware/Gold ware
Dining Room	Table Linens
Dining Room	Wall Shelves
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	

Family Room/Den

Area	Number of Items	Item Description	Year Purchased	Value
Family Room/Den/Office		Air Conditioner Window Units		
Family Room/Den/Office		Art (paintings, posters, wall hangings, pictures)		
Family Room/Den/Office		Books & Bookcases		
Family Room/Den/Office		Bric-a-Brac		
Family Room/Den/Office		Cabinets and Cabinet Contents		
Family Room/Den/Office		Card Table		
Family Room/Den/Office		Chairs		
Family Room/Den/Office		Closet Contents		
Family Room/Den/Office		Couch		
Family Room/Den/Office		Desk		
Family Room/Den/Office		Lamps		
Family Room/Den/Office		Organ/Piano		

All Quick Repairs

Family Room/Den/Office	Rugs
Family Room/Den/Office	Tables
Family Room/Den/Office	Television
Family Room/Den/Office	Wall Shelves
Family Room/Den/Office	Window Treatments (curtains, blinds, etc.)
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	

Bathrooms

Area	Number of Items	Item Description	Year Purchased	Value
Bathrooms		Art (paintings, posters, wall hangings, pictures)		
Bathrooms		Cabinets and Contents		
Bathrooms		Electronic Devices (shavers, hairdryers, toothbrush)		
Bathrooms		Furniture		
Bathrooms		Linens (curtains, towels, etc.)		
Bathrooms		Window Treatments (curtains, blinds, etc.)		
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				

All Quick Repairs

Hallways/Entry Way

Area	Number of Items	Item Description	Year Purchased	Value
Halls/Entry Way		Art (paintings, posters, wall hangings, pictures)		
Halls/Entry Way		Bric-a-brac		
Halls/Entry Way		Cabinets and Contents		
Halls/Entry Way		Chairs		
Halls/Entry Way		Closet Contents		
Halls/Entry Way		Lamps		
Halls/Entry Way		Rugs		
Halls/Entry Way		Tables		
Halls/Entry Way		Window Treatments (curtains, blinds, etc.)		
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				

Master Bedroom

Area	Number of Items	Item Description	Year Purchased	Value
Master Bedroom		Air Conditioner Window Units		
Master Bedroom		Bedding		
Master Bedroom		Bed		
Master Bedroom		Books		
Master Bedroom		Bric-a-brac*		
Master Bedroom		Chairs		
Master Bedroom		Chests and Contents*		
Master Bedroom		Closet Contents*		
Master Bedroom		Desk		
Master Bedroom		Dressers and Contents*		
Master Bedroom		Dressing Table		
Master Bedroom		Lamps		
Master Bedroom		Rug		

All Quick Repairs

Master Bedroom	Sewing Machine
Master Bedroom	Tables
Master Bedroom	Wall Shelves
Master Bedroom	Television
Master Bedroom	Art (paintings, posters, wall hangings, pictures)
Master Bedroom	Window Treatments (curtains, blinds, etc.)
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	
Additional Items	

Bedroom #2

Area	Number of Items	Item Description	Year Purchased	Value
Bedroom #2		Air Conditioner Window Units		
Bedroom #2		Bedding		
Bedroom #2		Bed		
Bedroom #2		Books		
Bedroom #2		Bric-a-brac*		
Bedroom #2		Chairs		
Bedroom #2		Chests and Contents*		
Bedroom #2		Closet Contents*		
Bedroom #2		Desk		
Bedroom #2		Dressers and Contents*		
Bedroom #2		Dressing Table		
Bedroom #2		Lamps		
Bedroom #2		Rug		
Bedroom #2		Sewing Machine		
Bedroom #2		Tables		
Bedroom #2		Wall Shelves		
Bedroom #2		Television		
Bedroom #2		Window Treatments (curtains, blinds, etc.)		
Bedroom #2		Art (paintings, posters, wall hangings, pictures)		
Additional Items				

All Quick Repairs

Additional Items
Additional Items
Additional Items
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Additional Items
Additional Items
Additional Items
Additional Items

Bedroom #3

Area	Number of Items	Item Description	Year Purchased	Value
Bedroom #3		Air Conditioner Window Units		
Bedroom #3		Bedding		
Bedroom #3		Bed		
Bedroom #3		Books		
Bedroom #3		Bric-a-brac*		
Bedroom #3		Chairs		
Bedroom #3		Chests and Contents*		
Bedroom #3		Closet Contents*		
Bedroom #3		Desk		
Bedroom #3		Dressers and Contents*		
Bedroom #3		Dressing Table		
Bedroom #3		Lamps		
Bedroom #3		Rug		
Bedroom #3		Sewing Machine		
Bedroom #3		Tables		
Bedroom #3		Wall Shelves		
Bedroom #3		Television		
Bedroom #3		Window Treatments (curtains, blinds, etc.)		
Bedroom #3		Art (paintings, posters, wall hangings, pictures)		
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				

All Quick Repairs

Bedroom #4

Area	Number of Items	Item Description	Year Purchased	Value
Bedroom #4		Air Conditioner Window Units		
Bedroom #4		Bedding		
Bedroom #4		Bed		
Bedroom #4		Books		
Bedroom #4		Bric-a-brac*		
Bedroom #4		Chairs		
Bedroom #4		Chests and Contents*		
Bedroom #4		Closet Contents*		
Bedroom #4		Desk		
Bedroom #4		Dressers and Contents*		
Bedroom #4		Dressing Table		
Bedroom #4		Lamps		
Bedroom #4		Rug		
Bedroom #4		Sewing Machine		
Bedroom #4		Tables		
Bedroom #4		Wall Shelves		
Bedroom #4		Television		
Bedroom #4		Window Treatments (curtains, blinds, etc.)		
Bedroom #4		Art (paintings, posters, wall hangings, pictures)		
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				

All Quick Repairs

Jewelry

Area	Number of Items	Item Description	Year Purchased	Value
Jewelry		Rings		
Jewelry		Wedding Ring Set		
Jewelry		Earrings		
Jewelry		Bracelets		
Jewelry		Necklaces		
Jewelry		Pearls		
Jewelry		Gem Stones		
Jewelry		Watches		
Jewelry		Sunglasses		
Jewelry		Family Heirlooms		
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				

Guns

Area	Number of Items	Item Description	Year Purchased	Value
Guns		Pistols		
Guns		Rifles		
Guns		Shotguns		
Guns		Knifes		
Guns		Bow and Arrows		
Guns		Gun Safe		
Additional Items				
Additional Items				
Additional Items				
Additional Items				

All Quick Repairs

Additional Items
Additional Items
Additional Items
Additional Items
Additional Items

Garage

Area	Number of Items	Item Description	Year Purchased	Value
Garage		Appliances		
Garage		Freezers		
Garage		Wine Cooler		
Garage		Car #1		
Garage		Car #2		
Garage		Tools		
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				

Front Yard

Area	Number of Items	Item Description	Year Purchased	Value
Front Yard		Mail Box		
Front Yard		Fence		
Front Yard		Landscaping		
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				
Additional Items				

