



It's easy to overlook what we have in drawers, behind doors, up in the attic, or out in the garage because personal property is much more than your furniture and appliances. Towels, spices, clothing, pots and pans and even medications are also your personal property, and while individual items may be of minimal value, it all adds up. Trusting your memory of what you own after a loss may mean missing out on significant reimbursement from your insurer.

Why do you need a personal property inventory?

- An accurate inventory helps you determine how much insurance you may need.
- If you have a claim, the claims process will be much easier with a home inventory.
- If you have a theft or vandalism, you can more easily identify that loss for police.



How are you going to create your inventory? Try *room by room* or *by category*.

Room by room:

Note everything in each room, from furniture to area rugs, blankets to throw pillows, decorative art to drapes. Anything that you'll need to replace should be documented.

By Category:

Electronics, like televisions, stereo equipment, laptops, computers, sound systems, etc.

- *Capture makes and models and any important identifying numbers*

Clothing - how many jeans, coats, pairs of shoes, ties, belts or handbags do you have? Your closet may end up being the most expensive room in your home to replace.

Don't forget those big ticket items – including jewelry, firearms, art and other collectibles.

- *Some policies have special limits on certain items, check your policy or ask your agent for more info.*

Keep receipts for big ticket items.

Technology is your friend.

Take video and narrate your inventory. Make sure appliances like televisions are turned on to show they work. Use your phone to take photos or video, and store the file to the cloud.

The Texas Department of Insurance has a [printable checklist](#) that can also be used.