



The Ultimate Home Inventory Checklist

A Step-by-Step Guide to Documenting Your Belongings Before a Claim

In the event of a major disaster or hurricane, proving the value of what you owned is your responsibility. Use this room-by-room template to create an record for claims adjusters to reference during the claims process.

3 Rules to Remember:

1. Take a Video Walkthrough: Go room by room and film everything. Open drawers, closets, and cabinets. Narrate as you go (e.g., "This is a 65-inch Samsung TV bought in 2024").

2. Photograph Serial Numbers: Take close-up photos of serial number stickers on the backs of electronics and major appliances.

3. Backup to the Cloud: Save this completed document, your video walkthrough, and photos to a cloud drive (Google Drive, iCloud, Dropbox) or email them to yourself. If your computer or phone is damaged in a storm, your inventory must survive.

Room by Room Inventory

☐ Entryway & Living Room	Description/Brand /Model	Est. Purchase Date	Est. Purchase Price	Photo Taken (Y/N)
Television / Soundbar			\$	
Sofa / Couches / Chairs			\$	
Coffee / Side Tables			\$	
Rugs / Carpets			\$	
Bookshelves & Decor			\$	
Lighting / Lamps			\$	
Other Electronics (<i>Gaming consoles, etc.</i>)			\$	

Kitchen & Dining Room	Description/Brand /Model	Est. Purchase Date	Est. Purchase Price	Photo Taken (Y/N)
Major Appliances (Fridge, Stove, Dishwasher)			\$	
Small Countertop Appliances (Air fryer, Espresso)			\$	
Cookware (Pots, Pans, Le Creuset, Knife blocks)			\$	
Dinnerware (Plates, Glasses, Fine China, Silverware)			\$	
Dining Table & Chairs			\$	
Pantry Stock / Bar Contents			\$	

Primary Bedroom & Walk-in Closet	Description/Brand /Model	Est. Purchase Date	Est. Purchase Price	Photo Taken (Y/N)
Mattress & Box Spring			\$	
Bed Frame & Headboard			\$	
Dressers & Nightstands			\$	
Clothing (Group by estimate: e.g., 20 dress shirts, 10 jeans)			\$	
Shoes & Boots			\$	
Handbags / Luggage			\$	
Linens & Bedding			\$	

Additional Bedrooms / Kids' Rooms / Home Office	Description/Brand /Model	Est. Purchase Date	Est. Purchase Price	Photo Taken (Y/N)
Computers / Laptops / Monitors			\$	
Office Furniture (<i>Desk, Ergonomic Chair</i>)			\$	
Kids' Furniture / Cribs			\$	
Toys / Collections / Hobby Gear			\$	

Garage, Attic, & Outdoor Space	Description/Brand /Model	Est. Purchase Date	Est. Purchase Price	Photo Taken (Y/N)
Power Tools / Hand Tools			\$	
Lawnmower / Yard Equipment			\$	
Patio Furniture & Grill			\$	
Bicycles / Sporting Goods			\$	
Holiday Decorations			\$	

Critical Note: High-Value Items/ Scheduled Personal Property

Standard homeowners insurance policies have strict sub-limits (often capped at \$1,500 to \$2,500 total) for certain categories.

If you own items in the categories below, they likely need to be explicitly "scheduled" onto your policy to be fully covered.

- Jewelry & Watches
- Fine Art & Collectibles
- Firearms
- High-End Musical Instruments
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- Firearms
- High-End Musical Instruments

Use the space below to list these specific items and call our agency immediately to ensure they are adequately protected:

High- Value Item Description	Serial/ Appraisal Number	Estimated Value
1		\$
2		\$
3		\$

Need us to review your policy limits based on your inventory?

We are here to help. Contact CIA Carter Insurance Agency today at 941-484-4341 or email us at Office@ciasrq.com. We also have a online contact form located on our website where current Insurance information and reports can be uploaded. We can adjust your personal property coverage to ensure you are not underinsured.