



Household Inventory

A Record of Your Worth

Your homeowners insurance provides coverage for the contents of your home, up to a limit which 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 Chautauqua Patrons Insurance Company (CPIC) has developed the Household Inventory brochure. 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 homeowners 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 for extra protection, you may choose to have Replacement Cost Coverage on Contents added to your policy. For an additional low cost, Replacement Cost Coverage provides for the repair or replacement of your personal property - regardless of depreciation. If unsure whether you have Replacement Cost Coverage, check your policy. If you would like to add this coverage, contact your Chautauqua Patrons Insurance Company agent.

The Easy Way to Complete Your Inventory

First, use this form to list the items you own, along with the original purchase price and year. 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. (Better do it 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 homeowners policy with your insurance agent 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 homeowners policy, you need to increase your coverage.

A Picture is Worth a Thousand Words

Although it's not required, CPIC encourages 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 - either in your safe deposit box, or filed with your insurance agent. (To avoid loss of your inventory, be sure not to store it on your premises.) Then once a year, recheck it. What new items have been added to the household? How have the cash values changed? How does the protection of your Homeowners policy measure up against 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.

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	_____

LIVING ROOM

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Books		
Rugs, Draperies		
Musical Instruments		
Television		
Paintings, Pictures, Art Objects, Decorative Accessories		
Furniture, Misc.: Chairs & Sofas, Tables & Lamps, Mirrors & Clocks		
Air Conditioner (Room)		
Stereo System		
VCR, Movies		
Records, Tapes, Compact Discs		

DINING ROOM

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Chairs, Tables, Buffet		
Draperies, Rugs		
China, Glassware		
Silverware and Pewter		
Linens		
Paintings, Pictures, Art Objects		

FAMILY / ACTIVITIES DINING ROOM, DEN

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Piano, Musical Instruments		
Television		
Stereo System		
Records, Tapes, Compact Discs		
Books		
VCR, Movies		
Telephone, Answering Machine		
Computer, Software		
Sewing Machine		
Air Conditioner (Room)		

KITCHEN, UTILITY ROOM

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Chairs, Tables, Stools		
Draperies, Rugs		
Dishes, Glassware		
Refrigerator		
Range (Not built in)		
Dishwasher (Not built in)		
Washing Machine		
Dryer		
Microwave Oven		
Electrical Appliances (Vacuum, Coffeemaker, Food Processor, etc.)		
Kitchen Equipment (Foodstuffs, Supplies, Cutlery, Utensils, etc.)		
Telephone, Answering Machine		

ATTIC, STORAGE ROOM, GARAGE

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Luggage, Trunks		
Porch and Garden Furniture		
Lawnmower, Hand Tools		
Garden Hose		
Wheelbarrow		
Fertilizer, Seeds, Sprays, etc.		
Christmas Decorations		
Miscellaneous Articles		
Snow Blower		
Sports Equipment - Itemize		

BATHROOMS

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Bath Mats, Rugs, Draperies, Shower Curtain		
Medicine Cabinet Contents		
Linens and Towels		
Electrical Appliances (Hair dryers, curling irons, shaver)		

PERSONAL EFFECTS - FAMILY

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Cameras, Films, Projection Equipment		
Firearms		
Fishing Equipment (Outboard Motor)		
Golf Clubs		
Bicycles		
Exercise Equipment		

PERSONAL EFFECTS - WOMAN

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Outerwear (coats, gloves)		
Clothing		
Shoes and Slippers		
Undergarments		
Nightgowns, Housecoats, Hosiery		
Jewelry, Watch — Itemize		

PERSONAL EFFECTS - MAN

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Outerwear (coats, gloves)		
Clothing		
Shoes and Socks		
Pajamas, Robes, and Underwear		
Jewelry, Watch — Itemize		

PERSONAL EFFECTS - GIRL(S)

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Outerwear (coats, gloves)		
Clothing		
Shoes and Socks		
Pajamas, Robes, and Underwear		
Jewelry, Watch, Miscellaneous		
Portable CD Player		
CDs		

PERSONAL EFFECTS - BOY(S)

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Outerwear (coats, gloves)		
Clothing		
Shoes and Socks		
Pajamas, Robes, and Underwear		
Jewelry, Watch, Miscellaneous		
Portable CD Player		
CDs		

MASTER BEDROOM

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Bedding (Blankets, Comforters, Pillows, Springs & Mattress)		
Rugs, Draperies		
Bed, Chest, Dressing Table		
Television, Stereo, VCR		
Tables, Lamps and Chairs		
Mirrors and Clocks		
Paintings, Pictures, Art Objects		
Air Conditioner (Room)		
Telephone		

BEDROOM NO. 3

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Bedding (Blankets, Comforters, Pillows, Springs & Mattress)		
Rugs, Draperies		
Bed, Chest, Dressing Table		
Television, Stereo, VCR		
Tables, Lamps and Chairs		
Mirrors and Clocks		
Paintings, Pictures, Art Objects		
Air Conditioner (Room)		
Telephone		

BEDROOM NO. 2

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Bedding (Blankets, Comforters, Pillows, Springs & Mattress)		
Rugs, Draperies		
Bed, Chest, Dressing Table		
Television, Stereo, VCR		
Tables, Lamps and Chairs		
Mirrors and Clocks		
Paintings, Pictures, Art Objects		
Air Conditioner (Room)		
Telephone		

BEDROOM NO. 4

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Bedding (Blankets, Comforters, Pillows, Springs & Mattress)		
Rugs, Draperies		
Bed, Chest, Dressing Table		
Television, Stereo, VCR		
Tables, Lamps and Chairs		
Mirrors and Clocks		
Paintings, Pictures, Art Objects		
Air Conditioner (Room)		
Telephone		