

# Inventory of the Household



Name: \_\_\_\_\_

Address: \_\_\_\_\_



A household inventory can help you:

- know how much property insurance to carry;
- determine your net worth;
- decide future needs and replacement costs; and
- know what claims to make if property is destroyed or lost.

This inventory is formatted to allow you to enter pertinent information regarding the property you own. For example, the following sheets contain columns to identify the purchase date, original purchase price, current value, and replacement value. Keeping original receipts is beneficial (and a good practice for larger purchases) as they will help provide this information. However, if receipts are not available, you may need to leave some columns blank or estimate some purchase dates and prices.

The cost of furniture and other household items will increase over time, so both current value and replacement value columns are included in this inventory. Some insurance policies may only compensate the current value of property (original purchase price minus depreciation), rather than the full replacement value. Please check your policy for confirmation. When possible, obtain a replacement-guarantee insurance policy that will provide a full replacement of a similar item as the item lost.

Please note also, this inventory includes sheets for a home with four bedrooms and two bathrooms. You can print the number of sheets that reflect the configuration of your home.

Once completed, keep this inventory with your homeowner's insurance policy and other important papers. Taking a picture of this document and/or scanning it into your electronic files adds another layer of security if the hardcopy is lost. You should update this information yearly to keep your records accurate.

**Disclaimer:** While this guide is intended to provide an easy-to-create inventory of household items, homeowners should take additional steps to ease the process of submitting an insurance claim. For example, attach to this inventory list receipts for larger purchases (like appliances) or appraisals for collectibles; record model and serial numbers; and create a digital inventory by photographing or video-recording rooms to document possessions. Some insurance companies may require digital "proof" of ownership before paying insurance claims.

Living/family room/ den items	Description + number	Date	Purchase cost	Current value	Replacement value
Chairs					
Sofas					
Tables					
Electronics					
Accessories					
Floor coverings					
Window treatments					
Other					
<b>Total living/family room/ den items (#)</b>					

Dining room items	Description + number	Date	Purchase cost	Current value	Replacement value
Chairs					
Tables					
Cabinets (free-standing) *Built-in cabinets may be valued as part of the dwelling					
Floor coverings					
Window treatments					
China					
Crystal					
Silver					
Linens					
Accessories					
Other					
<b>Total dining room items (#)</b>					

Kitchen items	Description + number	Date	Purchase cost	Current value	Replacement value
Range					
Refrigerator					
Dishwasher					
Extra freezer					
Cabinets (free-standing)					
Tables					
Small appliances					
<b>Total kitchen items (#)</b>					

Work/laundry room items	Description + number	Date	Purchase cost	Current value	Replacement value
Cabinets (free-standing)					
Washer					
Dryer					
Iron					
Ironing board					
Sewing machine					
Vacuum cleaner					
Other					
<b>Total work/laundry room items (#)</b>					

Home office items	Description + number	Date	Purchase cost	Current value	Replacement value
Desk					
Chairs					
Table					
Electronics					
Accessories					
Floor coverings					
Window treatments					
Other					
<b>Total home office items (#)</b>					

Master bedroom items	Description + number	Date	Purchase cost	Current value	Replacement value
Bed					
Chairs					
Chests					
Dressers					
Tables					
Electronics					
Floor coverings					
Window treatments					
Accessories					
Other					
<b>Total master bedroom items (#)</b>					



Bedroom #2 items	Description + number	Date	Purchase cost	Current value	Replacement value
Bed					
Chairs					
Chests					
Dressers					
Tables					
Electronics					
Floor coverings					
Window treatments					
Accessories					
Other					
<b>Total bedroom #2 items (#)</b>					

Bedroom #3 items	Description + number	Date	Purchase cost	Current value	Replacement value
Bed					
Chairs					
Chests					
Dressers					
Tables					
Electronics					
Floor coverings					
Window treatments					
Accessories					
Other					
<b>Total bedroom #3 items (#)</b>					

Bedroom #4 items	Description + number	Date	Purchase cost	Current value	Replacement value
Bed					
Chairs					
Chests					
Dressers					
Tables					
Electronics					
Floor coverings					
Window treatments					
Accessories					
Other					
<b>Total bedroom #4 items (#)</b>					

Bedroom linens (assumes all rooms)	Description + number	Date	Purchase cost	Current value	Replacement value
Bedspreads					
Blankets					
Mattress covers					
Quilts					
Sheets					
Other					
<b>Total bedroom linens (#)</b>					

Master bathroom items	Description + number	Date	Purchase cost	Current value	Replacement value
Appliances					
Contents of cabinets					
Window treatments					
Floor coverings					
Linens					
Other					
<b>Total master bathroom items (#)</b>					

Bathroom #2 items	Description + number	Date	Purchase cost	Current value	Replacement value
Appliances					
Content of cabinets					
Window treatments					
Floor coverings					
Linens					
Other					
<b>Total bathroom #2 items (#)</b>					

Personal effects	Description + number	Date	Purchase cost	Current value	Replacement value
Men's clothing					
Women's clothing					
Children's clothing					
Cell phones					
iPads/tablets/laptops					
<b>Total personal effects (#)</b>					

Storage room, basement, garage	Description + number	Date	Purchase cost	Current value	Replacement value
Appliances					
Equipment					
Tools					
<b>Total storage, basement, garage items (#)</b>					



Special inventory items	Description + number	Date	Purchase cost	Current value	Replacement value
Antiques					
Art objects					
Books and prints					
Cameras, supplies					
Furs					
Jewelry					
Luggage, trunks					
Musical instruments					

Special inventory items (continued)	Description + number	Date	Purchase cost	Current value	Replacement value		
Other silver							
	Music CDs and DVDs						
		Sports equipment					
Collections							
			Nursery items				
				Holiday decorations			
Total special inventory items (#)							

<b>Summary Totals</b>	
Living room/family room/dining room	\$
Kitchen	\$
Work/laundry room	\$
Home office	\$
Master bedroom	\$
Bedroom #2	\$
Bedroom #3	\$
Bedroom #4	\$
Master bathroom	\$
Bathroom(s)	\$
Linens	\$
Personal effects	\$
Storage, basement, garage	\$
Special inventory	\$
<b>Total</b>	<b>\$</b>

Attach other itemized pages, if needed. Verify your insurance protection to see that it adequately covers your household inventory.

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