How to Create a Home Inventory

You have worked hard to curate your home from furniture to the art that graces your wall. None of your possessions would be easy to replace, but making sure they are accounted for with a home inventory —an organized and comprehensive list of your belongings—can be invaluable, and can minimize stress as well as eliminate potential errors, should you need to file a claim. Here's some guidance on how to create one.

- **When is the best time to complete a home inventory?** The best time is now, because you never know when you are going to need it. New clients and homeowners are often required to create a home inventory to determine the right insurance solutions to protect their assets.

- **What items should it include?** The short answer is, every item in all corners of your house—from basement to attic, garage to guest quarters. It's important to catalog all of your possessions and prioritize them as well. Pay attention to collectibles (art, wine, jewelry, etc.), electronics, appliances, furniture, clothing, books, kitchen items, and miscellaneous objects.

- **How should I describe each item?** Details do matter especially in the event of a claim. A comprehensive explanation noting the physical description (size, color, material, make/model, serial number), purchase or appraised value, date and location of purchase, and estimated replacement cost will be beneficial to include.

- **Where should I store it?** We recommend two versions. First, a written inventory, which lists all pieces with a thorough description. Second, a photographic inventory, including a picture of each item and their description. You can place a copy in a fireproof safe or deposit box or choose to keep a digital copy in your cloud. Also, we encourage you to send a copy to your insurance advisor as well!

- **How do I maintain it?** For inventories to be useful, they need to be living documents, therefore, every new purchase made needs to be added to your list. Similarly, every move, renovation, and refresh calls for an update.

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