

California
Department of
Insurance

Home Inventory Guide

RICARDO LARA
INSURANCE COMMISSIONER

California Department of Insurance



1-800-927-4357
WWW.INSURANCE.CA.GOV



RICARDO LARA

INSURANCE COMMISSIONER

California Department of Insurance

Dear California Consumer:

The California Department of Insurance (CDI) is the nation's leading state consumer protection agency and your best resource for honest and impartial answers to insurance questions.

Knowledgeable insurance professionals are available through our consumer hotline. My staff will be able to help you get answers to all your insurance related questions, file a request for assistance or report suspected insurance fraud.

Call 1-800-927-HELP (4357) or visit www.insurance.ca.gov to view all of our consumer information guides and insurance resources. These tools are available to consumers free of charge.

Thank you for giving us the opportunity to serve you.

Sincerely,

A handwritten signature in black ink, appearing to read "Ric Lara", written over a horizontal line.

RICARDO LARA
Insurance Commissioner

800-927-4357
www.insurance.ca.gov

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Introduction

Listing all your possessions in the event of a disaster such as fire, an earthquake or burglary can be difficult. The emotions experienced after a loss may present a big challenge when you try to remember all of your personal possessions. Natural Disasters can strike anywhere at anytime. It is very important to take inventory of your personal property before you have a loss.

A complete household inventory can help you establish:

- A record of the contents of your home and their value.
- A record of serial numbers of your electronic goods and appliances.
- An indication of whether or not your insurance coverage is adequate.

This booklet is strictly intended as a guide to aide and assist you in documenting your possessions. Each home is unique in it's structure. Therefore, it may be necessary for you to copy certain pages or add additional sheets to complete your inventory. Please feel free to copy any page you may need.

A home inventory should be completed to keep track of your belongings and valuable items. A home inventory guide is available to all consumers through the Department of Insurance by calling us at 800-927-4357 or visit our website at www.insurance.ca.gov and download the Home Inventory Guide.

Inventory Tips

In addition, the National Association of Insurance Commissioners (NAIC) has launched an app for your iPhone® or Android phone which allows users to create a home inventory of your possessions. The free app lets you quickly photograph and capture images, descriptions and serial numbers, and stores the information electronically for safekeeping. The app organizes everything by room and category, and creates a back-up file for e-mail sharing. Photographs of household goods are especially helpful when an item is hard to describe on paper, or if a purchase receipt cannot be obtained. Each photograph should be labeled with date stamps and any additional pertinent information. You can get further information by visiting the NAIC website.

We recommend the following tips:

1. Walk around with a video camera, video every drawer and commentary about each item, email to someone offsite; or
2. Use the NAIC myHOME Scr.APP.book app which is available through iTunes for iPhone® and the Android Marketplace; or
3. Use this Department of Insurance paper version which provides insurance information and tips.

A copy of the inventory and supporting documentation, such as receipts and model numbers, should be stored in a safe place, such as a safe-deposit box, work office, or a relative's house. These records should also include financial documents such as insurance policies and mortgage information. Home inventories should be updated at least three times per year, and your insurance company should be notified of new purchases so that you are adequately insured for the entire amount of your belongings.

Need For Documentation

We recommend that you document all the personal property in your residence. Please use this booklet as a guide. While the pages of the booklet may include the main sections of your home many other areas may not be indicated. Do not forget the other areas such as extra closets, pantries, basements, attic, etc. Go through each room; write down and take photos or videos of everything in the room.

If you take videos, the video should include copies of receipts (if available) next to the item and also clearly show the serial number (if applicable). If video is used remember to date stamp all documents; the date of the recording. We encourage you to have a friend or family member operate the video while you narrate in a slow and clearly audible tone.

Storage Of Inventory Guide

Storage of your Home Inventory Guide is essential. We recommend that you keep an updated copy of the document in hard copy or electronic storage devise (such as an external drive or flash drive) in at least two of the following places:

- Fire resistant box in your home, i.e., a safe.
- At your place of employment in a locked cabinet.
- With a family member, close friend or relative.
- With your accountant and/or lawyer.
- Safety deposit box.

Remember it is important to store copies of your inventory in a safe place away from your home.

Updating your Inventory Guide

Updating your Home Inventory Guide is very important. Major purchases such as flat screen televisions and refrigerators should be included in this guide at your earliest convenience after the purchase. We suggest you review and update your Home Inventory Guide three of four times a year (such as at the beginning of each season) to keep the document current. Once you have completed your updates, check with your agent or insurance company to determine if your coverage is adequate or if additional coverage is needed.

Homeowner's Bill of Rights

The largest single investment most consumers make is their home and related property. In order to best protect these assets, it is wise for consumers to understand the homeowner's insurance market. Consumers should consider the following:

Read your policy carefully and understand the coverage and limits provided. Homeowners insurance policies contain sub limits for various coverages such as personal property, debris removal, additional living expenses, detached fences, garages, etc.

- Keep accurate records of renovations and improvements to the structure of your home, as it could affect your need to increase your coverage.
- Maintaining a list of all personal property, pictures, and video equipment may help in case of a loss. The list should be stored away from your home.
- Comparison shop for insurance, as not all policies are the same and coverages and prices vary.
- Take time to determine the cost to rebuild or replace your property in today's market. You can seek an independent evaluation of this cost.
- You may select a licensed contractor or vendor to repair, replace, or rebuild damaged property covered by the insurance policy.
- An agent or insurance company may help you establish policy limits that are adequate to rebuild your home.
- Once the policy is in force, contact your agent or insurance company immediately if you believe your policy limits may be inadequate.

A Consumer is entitled to receive information regarding homeowner's insurance. The following is a limited overview of information that your insurance company can provide:

- The California Residential Property Insurance Disclosure.
- An explanation of how your policy limits were established.
- The insurance company's customer service telephone number for underwriting, rating and claims inquiries.
- An explanation for any cancellation or non-renewal of your policy.
- A copy of your policy.
- The toll-free telephone number and internet address (URL) for reporting complaints and concerns about homeowner's insurance issues to CDI's consumer services unit.
- In the event of a claim, an itemized, written scope of loss report prepared by the insurer or its adjuster within a reasonable time period.
- In the event of a claim, notification of a consumer's rights with respect to the appraisal process for resolving claims disputes.
- In the event of a claim, a copy of the Fair Claims Practices Regulations.

The information provided herein is not all-inclusive and does not negate or preempt existing California law. If you have any concerns or questions, the officers at our Consumer Hotline are here to help you. Please call us at 800-927-4357 or visit our website at www.insurance.ca.gov.

Insurance Coverages

Attach Here

Please attach a photo copy of your current Homeowner's declarations page(s).

Homeowner's Policy Information

Name Insured: _____

Insurance Company: _____

Insurance Company's phone number: _____

Policy Number: _____

Agent's Name: _____

Agent's Phone number: _____



Structure Or Dwelling Coverage

Along with documenting the personal property within your home, the accurate coverage of your residence itself is a very important aspect of homeowner's insurance.

The replacement cost of your home is based upon its square footage multiplied by the cost per square foot to rebuild your structure. The quality of construction and your home's refinements should also be considered. Unless you are willing to take a loss, the dwelling or structure limit should be the amount it would cost to replace the house. Most insurers have in-house formulas which they use to evaluate the replacement cost of your home. However, you may find these formulas are not necessarily consistent.

READ YOUR POLICY CAREFULLY

If you do not understand any part of your policy or have questions about what it covers, contact your insurance agent or company.

The cost to rebuild your home may be very different from the market value of your home since reconstruction is based primarily on the cost of labor and materials. Many factors can affect the cost to rebuild your home, including the size of your home, the type of construction, and any unique features. Because of the variability, your independent agent should be able to assist you in establishing an appropriate limit to rebuild your home. You may also wish to contact a local building contractor in order to determine the current cost to rebuild your home per square foot. If this information greatly differs from your insurer's determination, be sure to have the contractor reflect his computations in writing, preferably under his business letterhead.

Lastly, it is important for you to periodically assess and, if necessary, update your insurance limits in order to maintain an appropriate limit that reflects current construction costs. Find out from your agent or insurer if your homeowner's insurance coverage limits are automatically reviewed or increased each year. Remember, ultimately it is your responsibility to make sure you are adequately insured.

Living Room

Items	Specific	Brand Name/Model	Date Purchased	Purchased Price
Furniture				
Chairs	How many			
Coffee tables	How many			
End tables	How many Shape			
Lamps	How many Size			
Love seat				
Curio cabinet	Type			
Other tables				
Paintings				
Pictures				
Piano				
Sofas	How many			
Tapestries				

Living Room continued

Fireplace	Brand Name or Description	Date Purchased	Purchase Price
Check Type ☐ Brick ☐ Built-in ☐ Free standing ☐ Portable ☐ Steel ☐ Tile ☐ Other			
Flooring	Description/Square feet/etc.	Date Purchased	Purchase Price
Check Type ☐ Area rugs ☐ Carpeted ☐ Hardwood ☐ Laminate ☐ Marble ☐ Other			
Television	Brand Name/Model/Serial #	Date Purchased	Purchase Price
Check Type ☐ Flat screen ☐ Regular screen ☐ Other type			
Stereo Equipment	Brand Name/Model/Serial #	Date Purchased	Purchase Price
Check Type ☐ Speakers ☐ CD/DVD player ☐ DVR ☐ Cable box ☐ Power strips ☐ Surround Sound			
Other	Brand Name or Description	Date Purchased	Purchase Price

Living Room continued

Window Treatments	Style and Description	Date Purchased	Purchase Price
Check Type ☐ Drapes ☐ Blinds ☐ Shutters ☐ Shades ☐ Other	Height Width Number of windows		
Additional Items	Description/Square feet/etc.	Date Purchased	Purchase Price

Notes

Living Room Totals	\$

Dining Room

Table	Style	Brand Name or Description	Date Purchased	Purchase Price
Check Type ☐ Square ☐ Round ☐ Rectangular ☐ Oval ☐ Other		Dimension: Width _____ Length _____		
Chairs	Style	Description	Date Purchased	Purchase Price
No. of chairs				
Lamps	Specific	Brand Name/Model	Date Purchased	Purchase Price
No. of lamps Check Type ☐ Floor ☐ Table top ☐ Other type		Describe Lampshades		
Silverware	Specific	Brand Name/Model	Date Purchased	Purchase Price
Service for how many _____ ☐ Sterling Silver ☐ Silver plate ☐ Other				
Additional Dining Room Items			Date Purchased	Purchase Price
China cabinet	Dimension			
Buffet/Server				
Dinnerware Service for _____ ☐ China ☐ Correll ☐ Other				
Drapes				
Shades				
Chandelier				
Wall hanging				

Dining Room Totals

\$

Kitchen

Stove/Range	Style	Brand Name/Model/Serial #	Date Purchased	Purchase Price
Stove/Range Check Type ☐ Free standing ☐ Built-in ☐ Counter top ☐ Other		Dimension: Width _____ Length _____		
Refrigerator	Style	Brand Name/Model/Serial #	Date Purchased	Purchase Price
Check Type ☐ Side by Side ☐ French Door ☐ Drawer ☐ Bottom ☐ Regular ☐ Other				
Dishwasher	Specific	Brand Name/Model/Serial #	Date Purchased	Purchase Price
Oven	Specific	Brand Name/Model/Serial #	Date Purchased	Purchase Price
No. of ovens _____ ☐ Included on stove ☐ Built-in				
Additional Kitchen Items			Date Purchased	Purchase Price
Microwave ☐ Free standing ☐ Built-in				
Cutlery/utensils				
Crystal				
Wall hangings				
Ceiling fans				
Window treatments ☐ Curtains ☐ Blinds ☐ Shades ☐ Shutters				
Eating utensils				
Mixer/Blender				
Telephones				
Other	Specific	Brand Name/Model/Serial #	Date Purchased	Purchase Price

Kitchen continued

Cookbooks	How Many	Description	Date Purchased	Purchase Price
Pantry Items	How Many	Description	Date Purchased	Purchase Price
Canisters				
Spices	Specific	Description	Date Purchased	Purchase Price
Pots & Pans	Specific	Description	Date Purchased	Purchase Price
Kitchen Totals			\$	

Master Bedroom

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Furniture				
Armoire				
Bed frame	Size			
Chairs	How many			
Chest of drawers				
Dresser				
Fan (ceiling) free standing				
Bedside tables	How many			
Lamps	How many Size			
Ottoman	Size			
Paintings				
Pictures				
Safe				
Sofa	How many			
Tapestries				
Wall mirrors	Shape			
Other				

Master Bedroom continued

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Electronics				
Television				
VCR				
Playstation/Xbox/etc.				
Surround system				
Other Bedroom Items			Date Purchased	Purchase Price
Area rug/Carpet/etc.				
Window coverings ☐ Drapes ☐ Shades ☐ Shutters ☐ Blinds				
Clock radio				
Telephone				

Master Bedroom continued from previous page

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Closet				
Any built -in's				
Clothes				
Shoes				
Master Bedroom Totals			\$	

Master Bathroom

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Electric Items				
Hair dryers	How many			
Electric toothbrushes	How many			
Electric razor				
Other Bathroom Items			Date Purchased	Purchase Price
Hamper				
Soap dish				
Toothbrush holder				
Window treatments				
Pictures				
Bath mats				
Racks				
Wall mirrors	Type			
Bath Tub	Shape Jacuzzi			
Shower				
Sauna				
Master Bathroom Totals			\$	

Bedroom No. 2

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Furniture				
Armoire				
Bed frame	Size			
Chairs	How many			
Chest of drawers				
Dresser				
Fan (ceiling)				
Bedside tables	How many			
Lamps	How many Size			
Ottoman	Size			
Mirrors				
Pictures				
Window treatments				
Recliner				
Bedroom No. 2 Totals			\$	

Bedroom No. 3

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Furniture				
Armoire				
Bed frame	Size			
Chairs	How many			
Chest of drawers				
Dresser				
Fan (ceiling)				
Bedside tables	How many			
Lamps	How many Size			
Ottoman	Size			
Mirror				
Pictures				
Window treatments				
Bedroom No. 3 Totals				\$

Bedroom No. 4

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Furniture				
Armoire				
Bed frame	Size			
Chairs	How many			
Chest of drawers				
Dresser				
Fan (ceiling)				
Bedside tables	How many			
Lamps	How many Size			
Ottoman	Size			
Mirror				
Pictures				
Window treatments				
Bedroom No. 4 Totals			\$	

Bathroom No. 2

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Bath mats				
Electric toothbrushes				
Flooring				
Hair dryers				
Hamper				
Razor				
Chairs				
Bath tub or combination				
Shower curtains				
Soap dish				
Towels				
Pictures				
Window treatments				
Commode				
Bathroom No. 2 Totals				\$

Bathroom No. 3

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Bath mats				
Electric toothbrushes				
Flooring				
Hair dryer				
Hamper				
Razor				
Chairs				
Bath tub or combination				
Shower curtains				
Soap dish				
Towels				
Pictures				
Window treatments				
Commode				
Bathroom No. 3 Totals				\$

Bathroom No. 4

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Bath mats				
Electric toothbrushes				
Flooring				
Hair dryer				
Hamper				
Razor				
Chairs				
Bath tub or combination				
Shower curtains				
Soap dish				
Towels				
Pictures				
Window treatments				
Commode				
Bathroom No. 4 Totals				\$

Family Room

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Furniture				
Sofa				
End tables	How many			
Coffee tables				
Loveseat				
Lamps				
Electronics				
Surround system				
Gaming systems				
DVD player				
Other Room Items				
Flooring				
Pictures/Paintings				
Window treatments				
Telephone				
Movies				
Family Room Totals			\$	

Office/Library/Study

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Furniture				
Chairs	How many			
Desk	How many			
End tables	How many Shape			
Lamps	How many Size			
Book cases				
File cabinets				
Printer table	How many			
Pictures				
Other Items				
Window treatments				
Floor treatment				
Books				
Telephone				
Book shelves				
Other				
Office/Library/Study Totals			\$	

Den or Loft

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Furniture				
Chairs	How many			
Coffee table	How many			
End tables	How many Shape			
Lamps	How many Size			
Window treatments				
Ceiling fan				
Floor treatment				
Built-in's				
Den or Loft			\$	

Linen Closet

Items	Color	Description	Date Purchased	Purchase Price
Bedroom Linens				
Table Linens				
Bath Linens				
Linen closet Totals			\$	

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Jewelry

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Jewelry Totals			\$	

Disclaimer

Most insurance policies only provide a limited amount of coverage for jewelry, collectibles and fine arts. We encourage you to schedule your jewelry, collectibles and fine arts to make sure these items are adequately covered. Your insurer will in turn cover the scheduled items for their appraised value. Please contact your insurer or insurance agent to discuss scheduling these items.

Collectibles, Fine Arts & Antiques

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Collectibles, Fine Arts & Antiques Totals			\$	

Disclaimer

Most insurance policies only provide a limited amount of coverage for jewelry, collectibles and fine arts. We encourage you to schedule your jewelry, collectibles, Antiques and fine arts to make sure these items are adequately covered. Your insurer will in turn cover the scheduled items for their appraised value. Please contact your insurer or insurance agent to discuss scheduling these items.

Garage/Workshop

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Tools				
Saws				
Drills				
Other items				
Work bench				
Ladders				
Lawn mower				
Edger				
Blower				
Cabinets				
Garage/Workshop Totals			\$	

Outdoor Equipment

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Furniture				
Bench/Swings				
Storage units				
Patio set				
BBQ grill				
Umbrella or canopy				
Pool/Spa equipment				
Additional outdoor items				
Outdoor Equipment Totals			\$	

Computer Equipment

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Monitor				
Computer tower/CPU				
Keyboard				
Mouse				
Scanner/copier				
Digital camera				
2nd monitor				
External drive				
External modem				
Speakers				
Laptop				
Digital camera				
Computer Equipment Totals				\$

Disclaimer

Most insurance policies only provide a limited amount of coverage for computer equipment. We encourage you to schedule any computer equipment if it exceeds your policy limits to be certain these items are adequately covered. Your insurer will in turn cover the scheduled items. Please contact your insurer or insurance agent to discuss scheduling these items.

Sporting Equipment

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Golf clubs				
Golf bags				
Bowling balls				
Bowling equipment				
Bikes				
His				
Hers				
Other gear				
Sporting Equipment Totals			\$	

Miscellaneous Items

Items	Specific	Brand Name/Description	Date Purchased	Purchase Price
Pet items				
Dog house				
Litter box				
Miscellaneous Totals			\$	

Summary

We hope this has proved to be more than an exercise for you. Your home and its furnishings are normally your greatest possessions. Taking stock of your real and personal property not only provides a measure to compare your insurance coverage by, it also allows an individual to gain a true perspective of what their possessions mean to them.

Summary of Items

Totals from page(s)	Room or Category	Cost	Replacement cost at time of loss
8-10	Living Room		
11	Dining Room		
12-13	Kitchen		
14-16	Master Bedroom		
17	Master Bath		
18	Bedroom No. 2		
19	Bedroom No. 3		
20	Bedroom No. 4		
21	Bathroom No. 2		
22	Bathroom No. 3		
23	Bathroom No. 4		

Summary of Items continued

Total from page(s)	Room or Category	Cost	Replacement cost at time of loss
24	Family Room		
25	Office/Library/Study		
26	Den or Loft		
27	Linen Closet		
28	Books		
29	Jewelry		
30	Collectibles/Fine Arts/Antiques		
31	Garage/Workshop		
32	Outdoor Equipment		
33	Computer Equipment		
34	Sporting Equipment		
35	Miscellaneous Items		
Grand total as of date / / \$ _____ \$ _____			

Talk to the Department of Insurance

We are the state agency that regulates the insurance industry. We also work to protect the rights of insurance consumers.

Contact the California Department of Insurance (CDI):

- If you feel that an insurance agent, broker, or company has treated you unfairly.
- If you have questions or concerns about insurance.
- If you want to order CDI brochures.
- If you want to file a request for assistance against your agent, broker, or insurance company.
- If you are having difficulty filing a claim with your insurance company.
- To check the license of an agent, broker, or insurance company.



Call:

Consumer Hotline **1-800-927-4357**

TTY **1-800-482-4833**

8:00 AM to 5:00 PM, Monday to Friday, except holidays



Visit us on the Web at:

www.insurance.ca.gov



Write:

California Department of Insurance

300 South Spring St., South Tower, Los Angeles, CA 90013



Visit us in person:

300 South Spring St., South Tower, 9th Floor, Los Angeles, CA 90013

8:00 AM to 5:00 PM, Monday to Friday, except holidays

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The California Department of Insurance

Consumer Education and Outreach Bureau

300 South Spring Street, South Tower, Los Angeles, CA 90013

1-800-927-4357 (*Consumer Hotline*)

1-800-482-4833 (*TTY*)

1-877-401-9550 (*Consumer Education & Outreach*)

www.insurance.ca.gov



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