



Home inventory **Checklist**

Homeowners and renters should prepare a list of their belongings in the event their home or apartment is burglarized or destroyed by a tornado or fire. A checklist also can let you know if you are adequately insured and can help you file an insurance claim if ever needed.



DIFP

Department of Insurance,
Financial Institutions &
Professional Registration

Download inventory
checklists:

insurance.mo.gov/consumers

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Be prepared:

Check off your belongings

Whether you own or rent, you need adequate insurance coverage to protect yourself against a catastrophic event such as a fire, tornado or home burglary. The best way to make sure you have proper coverage is to prepare an inventory of your home or apartment contents. Then talk to your insurance agent. **Store this inventory checklist in a safe place such as a safe deposit box.** If you have a loss, it will make it easier to file an accurate insurance claim. By completing an inventory now, you can feel comfortable that your possessions are properly insured and accounted for. The Home Inventory Checklist also can be found online at difp.mo.gov.

CHECK IT OFF

Here are tips that will make your inventory list more useful:

- **Start an inventory now**, even if it is incomplete. It can be daunting if you have had a home for years. Start with new purchases and add older items later.
- **Record specific details** such as a Sony 42-inch flat panel TV. Better yet, give the serial number for this and other expensive electronics and appliances. Otherwise you might get a lower-priced replacement.
- **Photograph or videotape** valuable household items or collections. Remember to place the name of the photo image or videotape on your checklist so you can easily find it.
- **Group together** smaller-priced items such as children's toys, cookware and linens. If you had to buy everything at one time, they can add up quickly.
- **List items** that you frequently take with you, such as a cell phone, laptop computer, jewelry or photographic equipment.
- **Check the value** of items such as jewelry, artwork and other collections of antiques and firearms. Then check with your agent to make sure you have adequate insurance. This may require additional insurance known as a "rider."
- **Update your inventory** every year and when you make large purchases.

Living room/den checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Sofa				
Loveseat				
Recliner				
Chairs				
Ottoman				
Coffee table				
End tables				
Computer				
Computer monitor				
External hard drive				
Computer peripherals				
Television				
Entertainment center				
Stereo				
Stereo equipment				
CDs, DVDs, tapes, records				
Video game console				
Video games				
Sound system				
Bookcases				
Books				
Mirrors				

Home office/family room checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Sofa				
Loveseat				
Chairs				
Ottoman				
Desk				
Coffee table				
End tables				
Computer				
Computer monitor				
External hard drive				
Computer peripherals				
Laptop computer				
Fax machine				
Scanner				
Television				
Stereo				
Stereo equipment				
DVD player				
CDs, DVDs, tapes, records				
Video game console				
Video games				
Sound system				

Home office/family room checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Video recorder				
Piano, musical instruments				
Carpet				
Area rugs				
Curtains, blinds				
Pillows, cushions				
Art, wall decor				
Knickknacks				
Blankets				
Storage/chests				
Lamps				
Light fixtures				
Telephone				
Clock				
Bookcases				
Books				
Mirrors				
Entertainment center				
File cabinets				
Office supplies				
Fireplace equipment				

Kitchen checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Stove				
Refrigerator				
Refrigerator contents				
Dishwasher				
Cabinets				
Sink disposal				
Freezer				
Freezer contents				
Table				
Chairs, stools				
Microwave				
Convection oven				
Electric grill				
Coffee maker				
Toaster				
Blender, processor				
Mixer				
Toaster oven				
Waffle iron				
Clock				
Television				
Radio				

Kitchen checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Dishes				
Glasses				
Pots and pans				
Bowls				
Silverware				
Cooking utensils				
Cookbooks				
Pantry items, food				
Linens				
Spices				
Knickknacks				
Lamps				
Light fixtures				
Art, wall decor				
Knickknacks				
Telephone				
Computer				
Computer monitor				
Computer peripherals				
Area rugs				

Dining room checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Table				
Chairs				
Buffet				
China cabinet				
China				
Serving table, cart				
Serving dishes				
Crystal				
Silverware				
Tea, coffee sets				
Linens				
Liquor cabinet				
Candelabra				
Curtains, blinds				
Art, wall decor				
Carpet				
Area rugs				
Lamps				
Light fixtures				
Mirrors				

Laundry/utility/crafts room checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Clothes washer				
Clothes dryer				
Table				
Cabinets				
Vacuum cleaner				
Cleaning tools				
Cleaning supplies				
Shelving units				
Iron, ironing board				
Sewing machine				
Sewing supplies				
Craft supplies				
Storage containers				
Carpet shampooer				
Telephone				
Art, wall decor				
Knickknacks				
Area rugs				
Curtains, blinds				

Master bedroom checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Bed				
Mattress, box springs				
Night tables				
Sofa, loveseat				
Chairs				
Ottoman				
Dressers				
Storage/chests				
Armoire				
Dressing table				
Bed linens, pillows				
Computer				
Computer monitor				
Computer peripherals				
Entertainment center				
Television				
Stereo				
Stereo equipment				
DVD player				
CDs, DVDs, tapes, records				
Sound system				
Telephone				

Master bedroom checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Alarm clock, radio				
Bookcases				
Books				
Curtains, blinds				
Art, wall decor				
Knickknacks				
Blankets				
Lamps				
Light fixtures				

Female clothing	Brand	Date bought	Purchase price
Dresses			
Shirts, blouses			
Skirts			
Sweaters			
Dress pants			
Suits			
Jeans, casual pants			
Coats			
Shoes, boots			
Jewelry			
Accessories			

Male clothing	Brand	Date bought	Purchase price
Dress pants			
Suits			
Jeans, casual pants			
Sweaters			
Coats			
Sporting apparel			
Ties			
Shoes, boots			
Gloves, hats			
Belts, accessories			

Girl's bedroom checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Bed				
Mattress, box springs				
Night tables				
Dressers				
Storage/chests				
Armoire				
Dressing table				
Bed linens, pillows				
Desk				
Computer				
Computer monitor				
Computer peripherals				
Entertainment center				
Television				
Stereo				
Stereo equipment				
DVD player				
CDs, DVDs, tapes, records				
Telephone				
Alarm clock, radio				
Bookcases				
Books				

Girl's bedroom checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Curtains, blinds				
Art, wall decor				
Blankets				
Lamps				
Light fixtures				
Musical instruments				
Toys				
Collections				

Clothing	Brand	Date bought	Purchase price
Dresses			
Shirts, blouses			
Skirts			
Sweaters			
Dress pants			
Suits			
Jeans, casual pants			
Coats			
Sporting apparel			
Shoes			
Boots			

Clothing	Brand	Date bought	Purchase price
Hats, gloves			
Belts			
Scarves			
Purses			
Jewelry			

Boy's bedroom checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Bed				
Mattress, box springs				
Night tables				
Dressers				
Storage/chests				
Armoire				
Dressing table				
Bed linens, pillows				
Desk				
Computer				
Computer monitor				
Computer peripherals				
Entertainment center				
Television				
Stereo				
Stereo equipment				
DVD player				
CDs, DVDs, tapes, records				
Telephone				
Alarm clock, radio				
Bookcases				
Books				

Boy's bedroom checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Curtains, blinds				
Art, wall decor				
Blankets				
Lamps				
Light fixtures				
Musical instruments				
Toys				
Collections				

Clothing	Brand	Date bought	Purchase price
Jeans, casual pants			
Shirts			
Sweaters			
Dress pants			
Suits			
Sporting apparel			
Coats			
Shoes			
Boots			
Hats, gloves			
Belts			

Clothing	Brand	Date bought	Purchase price
Watches, jewelry			
Ties, accessories			

Guest bedroom checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Bed				
Mattress, box springs				
Night tables				
Sofa, loveseat				
Chairs				
Ottoman				
Dressers				
Storage/chests				
Armoire				
Dressing table				
Bed linens, pillows				
Computer				
Television				
DVD player, DVDs				
Bookcases				
Telephone				
Alarm clock, radio				
Curtains, blinds				
Art, wall decor				
Blankets, quilts				
Lamps				
Light fixtures				

Bathroom 1 checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Dressing table				
Cabinets (unattached)				
Chair				
Clothes hamper				
Storage containers				
Shelves (unattached)				
Towels, linens				
Clock, radio				
Television				
Electric razor				
Curling/flat iron				
Hair dryer				
Toiletries				
Medicine				
Scale				
Shower curtain				
Curtains, blinds				
Area rugs				
Art/wall decor				
Lamps				
Light fixtures				

Bathroom 2 checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Dressing table				
Cabinets (unattached)				
Chair				
Clothes hamper				
Storage containers				
Shelves (unattached)				
Towels, linens				
Clock, radio				
Television				
Electric razor				
Curling/flat iron				
Hair dryer				
Toiletries				
Medicine				
Scale				
Shower curtain				
Curtains, blinds				
Area rugs				
Art/wall decor				
Lamps				
Light fixtures				

Outdoor/seasonal checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price
Patio/porch furniture				
Pillows, cushions				
Bicycles, sports equipment				
Holiday decorations				
Garden/yard tools, containers, supplies				
Planters, plants				
Lawn mower, weed trimmer, leaf blower				
Sprinklers, hoses				
Ladders				
Tool box				
Tools				
Tiller, shovels				
Trailer, boat				
Jacuzzi				
Outdoor games, toys				
Freezer, refrigerator, contents				
Cooking equipment				
Pet supplies				
Dehumidifier, heater				
Light fixtures				
Hobby supplies				
Storage, shelving units (unattached)				

checklist

Item	Manufacturer	Model, serial number	Date bought	Purchase price

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline if you have questions about your insurance policy or to file a complaint against an insurance company or agent:

difp.mo.gov
800-726-7390



DIFP

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