## **How Much Are Your Possessions Worth?**

In order to properly value your personal possessions, you have to undergo the tedious and difficult process of creating good documentation of what you own. The following list could be very helpful in identifying what you own and, more importantly, be used as proof of loss in case disaster strikes such as a serious storm, theft, or fire.

If you print and complete this list, make a couple of copies, keeping one or two at a location away from your home. If you also want to keep a copy at your home, use an insulated safe (small ones are sold for in-home storage of important papers). Another good location is to put a copy in a plastic bag and keep it in your freezer (which can offer extra protection for non-food items).

Besides listing what you own, it's also good to do the following:

- take pictures of and/or videotape your possessions
- · keep your sales receipts
- · keep your warranty information
- get appraisals and keep them current (appropriate for expensive property)

For items which you don't have receipts or product information, include information on when and where you bought the property. It may seem like a lot of work, but you'll be happy to have this gold mine of information to assist your insurer in giving you protection against loss of your possessions.

## **General Personal Property Inventory**

Inventory completed by	
Date completed	
\$	Sofa, couches, etc.
\$	Chairs
\$	Tables, end tables, etc.
\$	Desks, secretaries
\$	Chests, cabinets
\$	Cupboards, buffet, etc.
\$	Lamps
\$	Pictures, wall hangings
\$	Clocks
\$	Decorations
\$	Books
\$	Draperies, curtains, blinds
\$	Rugs
\$	CD players, DVD players and accessories
\$	Radios
\$	Televisions
\$	VCRs, Camcorders
\$	Home entertainment accessories (speakers, digital equipment)
\$	Computers, scanners, copiers, monitors, printers, speakers
\$	Other computer accessories
\$	Table linens
\$	China, chinaware
\$	Crystal, glassware
\$	Kitchen appliances
\$	Small appliances
\$	Cookware
\$	Cutlery, utensils, etc.
\$	Beds, mattresses
\$	Dressers, vanities
\$	Bedding, blankets, linens
\$	Bath towels, linens
\$	Suits (men's, women's)
\$	Coats (men's, women's)
\$	Dresses
\$	Jackets, sweaters

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