



# Documenting Home Contents for Insurance Purposes

**I**s your home inventory up to date? It can feel overwhelming and take a while to make the first list. But just in case your house burns down, floods, or another disaster strikes, you would have a record of what was owned for insurance purposes. Thank goodness making a household inventory today is much easier when using the tech tools many of us have at our fingertips.

Does your camera or phone record video? If yes, use one to create a video of the inside of your home. This is an easy way to show everything you own to prove what's in the house. The best way to record is to start at one end of the home and work to the other end. Record with audio and explain the items that are on the screen. This will help prove details to the insurance company if you need to make a claim. Be sure to include the garage and any other buildings on the property that are included in the homeowner's insurance policy.

Most people have a camera on their cell phones. If not, they may have a point-and-shoot or a digital SLR camera. When documenting possessions for insurance purposes, photos also work well. Take clear pictures of everything you want covered under the insurance policy. When printing the photos, document the item's location in the home and explain what it is if that's not obvious from the photo.

Also, make a home inventory list. Start by writing down everything you want to be insured. Document the item's location and describe it. Include serial numbers and model numbers if applicable. You may wish to get a professional appraisal for jewelry, artwork, antiques, memorabilia, and other one-of-a-kind or hard-to-replace valuables.

Home inventory records are worthless if they are in the house and stolen, burned, damaged by floodwaters, or otherwise destroyed. If you have a fireproof safe, keep a copy of the documentation in the safe, or store a copy of the list, video, and pictures in a safe deposit box. You can also upload the video, photos, or list to online file storage. Consider giving your insurance agent a copy of the list to store with your records.

We never know when disaster may strike, so it's better to be protected. The suggestions above will help you document possessions for insurance purposes, so items will be protected if something happens. This information can also give insight into the amount of homeowner's insurance needed to cover the replacement of assets, make it easier and faster to settle an insurance claim, and make it easier to substantiate any losses for tax reasons.

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