

TAKE INVENTORY OF YOUR HOME

Don't wait until you have to make an insurance claim for damaged, lost or stolen property to make a detailed list of your household possessions. The added stress and anxiety of the moment will make it difficult to remember and make a record of all your belongings. Instead, take the time to make a home inventory list now!

Here are some helpful tips:

1. The most efficient way to make an inventory is to go through your house, room by room. This includes your garage, basement, attic and off-premises storage unit.
2. Write down what's in each room. Your list should include:
 - floor/window treatments,
 - furniture/cabinetry,
 - appliances,
 - computer equipment/electronics,
 - CD/DVD/VHS /book collections,
 - toys/games,
 - the contents of your closets, cabinets and drawers,
 - sporting equipment,
 - outdoor items,
 - artwork,
 - antiques,
 - jewellery, and
 - collectibles.

When recording items of value, make sure to include the manufacturer (brand), model and serial number (where applicable), as well as the method of acquisition (i.e., purchased, inherited or received as a gift), date purchased or received and cost or approximate value.

3. It's a good idea to take photographs or a videorecording of each room, with valuable items prominently displayed.
4. Attach photocopies of receipts and appraisals for valuable items, as well as of important family documents (e.g., your will and testament, house title and deed, birth certificates, passports, credit card numbers, account numbers) to the list.
5. Store your list, along with any supporting photographs, video and/or documents, in a fireproof/watertight safe or in a secure place away from home, such as a bank safety deposit box.
6. Finally, don't forget to establish a simple method for recording all new major purchases and periodically updating your inventory.

For more information on insurance, visit www.fSCO.gov.on.ca.

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