

How To Create A Home Inventory

Losing a home in a disaster is one of the most devastating experiences a person can have. So in addition to buying enough insurance and making your home as secure as you can, there is one simple thing you can do to prepare for a disaster: **Create a home inventory.**

Why? Because preparing an inventory after a total loss for insurance or taxes is very painful, difficult and time-consuming. And, especially after a traumatic loss, it's impossible to remember everything you had, so most people never collect their full insurance benefits.

If you have a smart phone with a camera, walk around the inside and outside of your home, narrating as you go by describing features of your home and personal property items. Store the file in a secure online location where you'll be able to find it. Your own computer or a storage cloud if you have one.

UP offers several pieces of information to help you create a more detailed inventory:

The UP Home Inventory Spreadsheet.

[UP Home Inventory Spreadsheet \(Excel\)](#) – Complete on any computer. All you need is a computer and Excel (comes with Microsoft Office) to use it. We created it by combining actual lists that past disaster survivors made to get paid in full on their insurance claims into one extensive spreadsheet that lists every conceivable item you might find in a home. Benefit from their hard work and ours by selecting items on this comprehensive list to create your own list of what **you** have or had in your home.

INSTRUCTIONS FOR CREATING YOUR INVENTORY AS A SPREADSHEET:

There are two ways to fill out the UP Home Inventory Spreadsheet. You can fill in the contents of the spreadsheet on your computer and save it on a secure computer or flash drive, or you can print out the individual sheets and complete it by hand. Either way, you will be making the right start toward disaster preparedness and “Insurance Assurance”.

The UP Home Inventory includes common items that are found in most homes, but you can add any

additional items or change the items listed to personalize your inventory. **Remember that insurance fraud is a felony**, so be sure to include only items you actually own. While we encourage you to complete every column, if you only have limited time, complete the description, quantity and age of each item, and add cost information in later.

Don't worry about filling in the "% value" column unless you are using the inventory to file an actual insurance claim. This column describes the current value of the item. It is helpful to know if your insurance policy pays Actual Cash Value (ACV) or Replacement Cost (RC) for personal property items. Most policies these days are RC and are supposed to cover the cost of replacing an item (present day value), but if you have an ACV only contents policy, you will need to estimate current values.

We also offer an example of a personal property inventory that was created by UP volunteer Julie Robinson whose home was destroyed in a 2003 wildfire in San Diego. You can find this example in [Sample Claim and Proof of Loss Forms](#).

TIPS:

- Use a scanner to make copies of important documents, and store them on a flash drive or in file folders.
- Update your inventory as you acquire new items, remove items you no longer have. Scan and add upload receipts.
- Photograph the inside and outside of your home, or walk through and take a video with your phone, and upload the images onto your flash drive or your online file storage system.
- Store your inventory in a secure place away from your home, such as your office, or a safe deposit box, or in a trusted online storage system. Or, email your inventory to a trusted friend and ask them to save it for you. This way, if you ever need the information for insurance or tax purposes, it will be easy to access.

Lastly, remember that doing at least something to prepare is always better than doing nothing at all.

Preparing for a disaster will help you maximize your insurance protection

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Source: <https://uphelp.org/buying-tips/how-to-create-a-home-inventory/> Date: April 20, 2024

Use our [buying tips](#) to benefit from lessons learned by disaster victims on where they came up short and what they wish they'd known and done before they had a loss.

If you're going to spend money buying insurance, spend time buying the right coverage from a reputable company, and do what you can to reduce the likelihood of damage. Most insurers will reduce your premium if you make your property more resistant to damage. UP pushes insurers to offer bigger discounts so people can afford to make their property more damage resistant. When you're comparison shopping for insurance, find out which company offers the biggest discounts for "mitigation" and/or "retrofitting", and:

- Clear brush from around your home
- Clean out gutters and roof drains regularly
- Invest in fire resistant building materials
- If you live in earthquake zones, read this [Homeowner's Guide to Earthquake Safety](#)
- Alarm and sprinkler systems generally get you a premium discount

And, make sure to keep emergency supplies on hand in a location that will be accessible to you in the event of a disaster. Consider buying a kit such as the one sold by [Your Safety Place](#): When you buy a kit from Your Safety Place, enter promo code: **UPH20** and receive 20% off your purchase.

- For additional information on [Apps for Taking Home Inventory](#), read this article in the New York Times.
- Here's a link to the [Red Cross basic earthquake preparedness](#) information.
- [Tips and remodeling techniques for preventing fire damage to your home](#)