



Inventory List

FOR YOUR PERSONAL PROPERTY

Auto-Owners
INSURANCE

LIFE • HOME • CAR • BUSINESS

Personal Property Inventory

Property of _____

Address _____

Date _____

NOTICE

Your agent has given you this inventory form to assist you in meeting the stated requirements of your policy. Should a loss occur, you will be asked to produce a detailed inventory of all damaged or stolen property.

Please fill this form out completely. Store it with your insurance policies in a safe place, other than your residence, such as an office or safe deposit box. Keep your inventory up to date by periodic revision.

Article	Number	Original Cost	Year Purchased
LIVING ROOM			
Area rugs			
Draperies, curtains			
Sofa, couches			
Chairs			
Tables			
Desks			
Planters, dividers			
Table, floor lamps			
Pictures, hangings			
Mirrors, clocks			
Fireside fixtures			
Accessories			
TOTAL			

DINING ROOM			
Area rugs			
Draperies, curtains			
Sofa, chairs			
Chairs			
Tables			
Desks			
Planters, dividers			
Table, floor lamps			
Pictures, hangings			
Mirrors, clocks			
Fireside fixtures			
Accessories			
TOTAL			

DINING AREAS			
Area rugs			
Draperies			
Tables			
Chairs			
Pictures, wall hangings			
Buffet			
China cabinet			
TOTAL			

Article	Number	Original Cost	Year Purchased
FAMILY ROOM			
Area rugs			
Draperies, curtains			
Sofa, chairs			
Chairs			
Tables			
Desks			
Planters, dividers			
Table, floor lamps			
Pictures, hangings			
Mirrors, clocks			
Fireside fixtures			
Accessories			
TOTAL			

BEDDING, BATH, MISC.			
Blankets, spreads, quilts			
Pillows, cases, sheets			
Towels, wash cloths			
Bath mats, curtains			
Hair dryers			
Electric razors, brushes			
Electric blankets, sheets			
Luggage			
Scales			
TOTAL			

YARD & GARDEN			
Furniture			
Cooking equipment			
Mowers, sweepers, trimmers			
Hoses, sprinklers, tools			
Garden			
Snow thrower			
TOTAL			

Article	Number	Original Cost	Year Purchased
BEDROOM #1			
Area rugs			
Draperies, curtains			
Beds, springs, mattresses			
Dressers, chests, vanities			
Chairs, couches, benches			
Tables, stands, desks			
Lamps			
Pictures, hangings			
Mirrors			
Cribs			
Bookcases (not built-in)			
TOTAL			

BEDROOM #2			
Area rugs			
Draperies, curtains			
Beds, springs, mattresses			
Dressers, chests, vanities			
Chairs, couches, benches			
Tables, stands, desks			
Lamps			
Pictures, hangings			
Mirrors			
Cribs			
Bookcases (not built-in)			
TOTAL			

Article	Number	Original Cost	Year Purchased
BEDROOM #3			
Area rugs			
Draperies, curtains			
Beds, springs, mattresses			
Dressers, chests, vanities			
Chairs, couches, benches			
Tables, stands, desks			
Lamps			
Pictures, hangings			
Mirrors			
Cribs			
Bookcases (not built-in)			
TOTAL			

BEDROOM #4			
Area rugs			
Draperies, curtains			
Beds, springs, mattresses			
Dressers, chests, vanities			
Chairs, couches, benches			
Tables, stands, desks			
Lamps			
Pictures, hangings			
Mirrors			
Cribs			
Bookcases (not built-in)			
TOTAL			

Article	Number	Original Cost	Year Purchased
KITCHEN, COOKING AREAS			
Stoves, ovens			
Refrigerators, freezers			
Microwaves			
Trash compactors (not built-in)			
Rotisseries, roasters			
Appliances			
Cookware			
Cutlery			
Utensils			
Liquors, wines			
Clocks			
TOTAL			

SILVER & SILVERWARE			
Place settings			
Serving, chafing dishes			
Platters, trays			
Dishes, bowls, pitchers			
Tea and coffee services			
Candle holders			
Dinnerware			
China sets			
Table cloths, linen sets			
Napkins, mats			
Goblets, glasses, tumblers			
Punch bowls, pitchers			
TOTAL			

Article	Number	Original Cost	Year Purchased
PERSONAL EFFECTS – WOMEN'S			
Outerwear			
Dresses			
Suits, blazers			
Shoes			
Accessories			
Shirts			
Lamps			
Hand bags, purses			
Jewelry			
TOTAL			

PERSONAL EFFECTS – MEN'S			
Outerwear			
Suits, sports coats			
Pants			
Shirts			
Shoes			
Ties			
Belts, accessories			
TOTAL			

RECREATIONAL			
Golf clubs, bags, carts			
Fishing tackle			
Tennis, bowling equipment			
Cameras, projectors			
Binoculars			
Skates, ski equipment			
Bicycles			
Play equipment			
Card tables, chairs			
Toys, games			
TOTAL			

Article	Number	Original Cost	Year Purchased
ENTERTAINMENT			
Piano, organ			
Musical instruments			
Television			
Radios			
Blue-Ray, DVD players			
Stereo			
Speakers, audio players			
Tablets, electronics			
TOTAL			

OF HIGH VALUE			
Jewelry (fine)			
Furs			
Fine arts			
Stamps, coins, trading cards			
Securities, manuscripts			
Money, precious metals			
Guns			
Computer equipment			
TOTAL			

NEEDS SPECIAL ATTENTION			
Boating equipment			
Recreational vehicles			
Tools			
TOTAL			

MISCELLANEOUS			
TOTAL			

Does Your Insurance Meet Today's Needs?

Property	Value	Present Insurance	Amount Underinsured
Living areas	\$	\$	\$
Bedding, bath, misc.	\$	\$	\$
Kitchen, cooking areas	\$	\$	\$
Dining areas	\$	\$	\$
Yard, garden	\$	\$	\$
Bedrooms	\$	\$	\$
Recreational	\$	\$	\$
Utilities, appliances	\$	\$	\$
Entertainment	\$	\$	\$
Silver, Silverware	\$	\$	\$
Personal effects – women's	\$	\$	\$
Personal effects – men's	\$	\$	\$
TOTAL	\$	\$	\$

Personal Property

WHICH OFTEN SHOULD BE SCHEDULED

Property	Value	Present Insurance	Amount Underinsured
Jewelry	\$	\$	\$
Furs	\$	\$	\$
Fine arts	\$	\$	\$
Silverware	\$	\$	\$
Coins	\$	\$	\$
Stamps	\$	\$	\$
Trading cards	\$	\$	\$
Guns	\$	\$	\$
Money, precious metals	\$	\$	\$
Securities, manuscripts	\$	\$	\$
Valuable camera equipment	\$	\$	\$
Musical instruments	\$	\$	\$
Boats, boating equipment	\$	\$	\$
Recreational vehicles	\$	\$	\$
TOTAL	\$	\$	\$

Personal Property Replacement Cost Coverage Endorsement

If the contents of your home were stolen or destroyed, do you know what your home insurance would pay?

A standard homeowners policy would pay for the actual value of your contents at the time of loss. The settlement of your claim would be based on the depreciated value of your personal property rather than the cost to replace “old with new.”

There is a way to strengthen your homeowners protection and make sure your loss of personal property is insured at today’s replacement cost rather than on a depreciated value basis – our Personal Property Replacement Cost coverage endorsement. This additional protection provides replacement cost coverage on your personal property (furniture, clothing, appliances, TV, stereo, etc.) if it is stolen or destroyed by an insured peril.

For example, say you bought a new stereo costing \$500 five years ago and today’s replacement cost is \$650. If, during the past five years, it has depreciated 10% per year, the depreciated value would be \$325. With Auto-Owners Personal Property Replacement cost endorsement, we would replace the stereo for \$650 because this coverage replaces old property at today’s prices.

Contact your local independent agent representing Auto-Owners for further information, prices, and a full explanation of coverage.

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