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www.citizensfla.com/brochures.



Call Citizens First
866.411.2742
24 hours a day, seven days a week

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Citizens Property Insurance Corporation
888.685.1555
www.citizensfla.com

Why Do I Need a Home Inventory?



After you experience a loss such as a home fire or storm damage, the last things that come easily to mind are answers to questions such as, "How many dinner plates do I have in the cabinet?" This is when a home inventory is invaluable.



A home inventory is a complete documentation of your belongings, including their purchase date and approximate value when possible. There are several ways to compile an inventory. You may choose to complete a video inventory, going through your home or apartment and narrating the items in each room or a photo inventory, where you take photographs of your items including serial numbers creating an album of your home's contents. There also are online inventory templates and even apps available to aid you in the documentation by providing digital storage and checklists to ensure you do not miss anything as you catalog your home.



With whatever method you choose it is important to go room by room, taking note of each item's value, unique design details, when you purchased it and serial number (if applicable and available). Locate receipts if you have them, and keep them with your inventory documentation. A complete inventory will help identify items not easily identified after the damage, especially smaller items, and serve as a starting place when you file a claim with your insurance company.

Once you complete your home inventory, set a reminder to update it quarterly. Your inventory also will prove useful

when you perform your annual insurance policy review. A complete inventory will help your agent determine whether your policy coverages are adequate.

Remember to store a copy of your inventory in a safe place outside of your home. You also may want to keep a copy with your other important financial information (home insurance policy, mortgage documents, bank information, etc.). Consider electronic copies of these documents on an external storage device (portable hard drive or thumb drive) so you have one go-to location after a loss.



Visit www.citizensfla.com/after-a-loss to download a Personal Property Inventory Form. You can also visit knowyourstuff.org for information on a smartphone application.