

***L.J. Walters***

**INSURANCE BROKERS LTD.**

**Auto. Home. Casualty. Commercial.**

## Personal Property Inventory Form

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Broker Name:**

\_\_\_\_\_  
L.J. Walters Insurance Brokers Ltd.

**Broker Telephone No:**

\_\_\_\_\_  
1.905.788.0220

## Why you should complete a household inventory:

Years of experience has taught our claims representatives that it can be difficult for our customers to remember what possessions they have and an approximate value of each item when they suffer a loss, due to fire, theft or other unfortunate event. Completing this inventory will also help you and your broker to determine whether or not your policy provides adequate coverage for all of your belongings.

Although we at L.J. Walters hope you never experience such a loss, we urge you to prepare for the possibility.

## Tips for completing this household inventory:

It is best to bring this inventory form with you, moving methodically from room to room in your home. It may be helpful to bring a camera or video camera along to assist in capturing the details of your items.

Be sure to include descriptions and serial numbers if applicable. Keep receipts for major purchases. These usually provide the name of the manufacturer, model, serial number, etc. Consider engraving unmarked items with your driver's license number to help the police identify your property if it is recovered after a theft.

Remember to include items stored in closets, cabinets, drawers, attic, shed or garage and the exterior of your home. Most policies limit the amount of reimbursement for theft of valuable items such as:

- Jewellery
- Furs
- Coins

If you have particularly valuable items in any category where limits of insurance apply, you may need to purchase additional coverage.

Next, review your list and determine the cost of each item. This may be easier if you have some store catalogues handy, or visit an online shopping site. Calculate the total replacement cost for each room – this will assist you in the claims process if an event occurs causing damage to an isolated area of your home. Finally, calculate the grand total of all your rooms. This grand total will help you determine whether or not you have sufficient coverage in the event of a catastrophic loss.

## What to do when you have completed the household inventory:

Since you have invested your time and effort in completing this inventory, it would be really unfortunate if it too were lost in a fire. For this reason, it should be safely stored in a safety deposit box, with a trusted friend or relative, or even in your desk at work.

Remember to update this inventory periodically. We suggest that you update and revise your inventory just before you renew your insurance policy each year.

You may also want to make photocopies of important documents and store these copies with this inventory. Categories and examples of documents you should copy are:

- Home – Escrow, title, deed, insurance policy, lease
- Personal – Birth certificates, medical history, passports, insurance certificates, credit card numbers, will
- Automobile – Certificates of ownership, finance contracts, registration, insurance policy, driver's license
- Finance – Bank account numbers, bonds
- Tax – Copies of tax returns for the past 5 years, appropriate receipts and cancelled cheques.

### INSURANCE POLICIES

Type of Insurance	Amount of Insurance	Policy Number	Expiry Date







**ENTRANCE HALL / FOYER / PASSAGES**

Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Bench						
Carpets and Rugs						
Chairs						
Cleaning Appliance (e.g. Vacuum Cleaner)						
Clocks						
Closet Contents*						
Credenza						
Cupboard Contents*						
Curtains/Drapes/Blinds						
Lamps						
Light Fixtures						
Mirrors						
Paintings, Artworks, etc.*						
Tables						
<b>TOTAL</b>					<b>\$</b>	<b>\$</b>

**DEN / HOME OFFICE / LIBRARY / SUNROOM**

Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Answering Machine						
Books*						
Bookshelves						
Carpets and Rugs						
Chairs						
Clocks						
Closet Contents*						
Computer/Printers*						
Curtains/Drapes/Blinds						
Desks						
Fax Machine						
File Cabinets						
Lamps						
Paintings, Artworks, etc.*						
Scanner						
Telephone						
<b>TOTAL</b>					<b>\$</b>	<b>\$</b>

\* To list in detail, refer to the DETAILED ITEMS listing

\*\* Replacement Cost Insurance is the most common basis of insurance today. With this extension of coverage, your loss will be paid on the basis of repairing or replacing the item, with no deduction for depreciation. Talk to your insurance broker for more information.















**BATHROOMS – TOTAL OF ALL BATHROOMS IN YOUR HOME**

Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Appliances* (e.g. Hair Dryers, Electric Shavers, etc.)						
Bathroom Scales						
Cabinets and Contents*						
Carpets and Rugs						
Clocks						
Closet Contents*						
Curtains/Drapes/Blinds						
Light Fixtures						
Linen/Towels						
Mirrors						
Paintings, Artwork, etc.*						
Radios						
Shelves						
Sundries						
Toiletries						
Cosmetics/Perfume*						
Other Accessories						
<b>TOTAL</b>					<b>\$</b>	<b>\$</b>

**MISCELLANEOUS\* - ITEMS YOU MIGHT WANT TO INSURE SEPARATELY**

Item	No. of Items	Description	Model/Serial No.	Date Purchased	Purchase Price	**Replacement Cost
Antiques						
Bicycles						
Cellular Phones						
Cinema and Photographic Equipment						
Collections (e.g. Coin, Stamp)						
Firearms						
Furs						
Hobby Equipment						
Jewellery						
Musical Instruments						
Personal Computers and Laptops						
Silverware						
Sport Equipment						
Works of Art (including property inherited)						
<b>TOTAL</b>					<b>\$</b>	<b>\$</b>

\* To list in detail, refer to the DETAILED ITEMS listing

\*\* Replacement Cost Insurance is the most common basis of insurance today. With this extension of coverage, your loss will be paid on the basis of repairing or replacing the item, with no deduction for depreciation. Talk to your insurance broker for more information.





## SUMMARY

Date of initial inventory \_\_\_\_\_

Revised \_\_\_\_\_

	Purchase Cost	**Replacement Cost
LIVING ROOM		
DINING ROOM		
FAMILY ROOM		
ENTRANCE HALL / FOYER / PASSAGES		
DEN / HOME OFFICE / LIBRARY / SUNROOM		
KITCHEN		
MASTER BEDROOM		
BEDROOM NO. 2		
BEDROOM NO. 3		
BEDROOM NO. 4		
BATHROOM		
BASEMENT / ATTIC / SHED / GARAGE		
MISCELLANEOUS		
CLOTHING		
<b>TOTAL</b>		

\*\* Replacement Cost Insurance is the most common basis of insurance today. With this extension of coverage, your loss will be paid on the basis of repairing or replacing the item, with no deduction for depreciation. Talk to your insurance broker for more information.

## INSURANCE COVERAGES

	Current amount of insurance	Required amount of insurance
Dwelling		
Personal Property		
Additional Living Expense		
Personal Liability		
Voluntary Medical Payments		
Other Coverages		
<b>TOTAL</b>		

If you are concerned that you may not have sufficient coverage to protect all your belongings, contact use

1.905.788.0220 or [info@ljwalters.com](mailto:info@ljwalters.com)