



*Homeowner's
Inventory Guide*

C
I
U
B
B

Introduction

Your home and its contents should be a source of pleasure rather than concern. Your homeowner's policy from Chubb will help ensure that it is.

But can you actually remember everything you have in your home and what it is worth?

In the event of a loss, an accurate record of your home's contents, and replacement cost of each item, will help facilitate a prompt settlement.

Create a careful record

This Homeowner's Inventory Guide has been designed to help you compile an accurate inventory of what you own.

To complete the inventory, follow each section carefully and list any additional articles in the extra spaces provided. First, list all the items in your home; then, try to determine the date of purchase and purchase price – perhaps from old receipts.

If you don't know the purchase price, estimate the current cost of a comparable item. You may also wish to have some of your valuable articles professionally appraised. (See additional information on page 21).

We urge you to complete your inventory as soon as possible. We hope you will never have need for it, but it's certain something you should have and keep updated.

Take photographs or make a video

Photographs are extremely useful in cataloguing the contents of your home. They will help you remember things you may have forgotten to list in your inventory or record new items you acquire.

Take as many photographs as necessary of every room in the house, including closets and storage areas; then place them on the pages provided in the back of this booklet. As an alternative to photographs, consider using a video camera to document each room of your home and add narration to describe items of highest value. You can create this video yourself as a complement to your itemized inventory listing; it does not need to be professionally developed.

The following suggestions should help guide you through the process of making your own videotape as comprehensive as possible:

- If renting a video camera, take some time to get comfortable with the lens control, audio features and battery.

- Scan each room as you enter it and be sure to document hallways and less frequently used rooms.
- Take close-up shots of the items you value most in each room. When possible, explain when and where an item was purchased and its purchase price or present value.
- Open closets, cabinets and drawers to document items such as china, silverware, crystal, jewellery and clothing.
- Make a point of recording your home's unique architectural details, including the front and back of its exterior.
- Create two copies of your tape and clearly label each. Keep one copy stored in a secure location like a bank safe deposit box.
- Update your videotape periodically, particularly if you purchase new items or make any structural alterations.

Maintain your inventory record

Store your inventory record (and videotape if appropriate) in a secure place – preferably a safe deposit box or fireproof container away from your home.

To reflect the current value of your home's contents, revise your inventory record routinely, or whenever you make significant changes to the contents in your home.

Choose the right coverage

Once you've completed your inventory, you'll have a sense of what it would cost to replace the contents of your home. Your independent Chubb agent or broker will be happy to review your policy and advise you if any coverage adjustments should be made.

For items of exceptional value not fully covered by your home and contents insurance, your insurance adviser may recommend Valuable Articles Coverage. This provides complete coverage for individual items, at a previously agreed-upon value, for virtually any loss or damage that might occur.

You may also wish to consider Deluxe Contents Coverage, if you don't already have it. This option provides "all-risk" coverage, offering you the broadest available coverage for your contents.

Introduction

Using this guide

Documenting your possessions can take some time. Before getting started, please acquaint yourself with this guide and the information you will be asked to provide. Not every section of the guide will be appropriate for your home, but it should be helpful overall.

The rooms of your home are arranged in this guide as follows:

- **General Rooms**
 - Living Room Library/Study
 - Family Room Dining Room
- **Kitchen and Appliances**
- **Bedrooms**
 - Master Bedroom
 - Additional Bedrooms
- **Clothing**
 - Adults and Children
- **Bathrooms**
 - Master Bathroom
 - Additional Bathrooms
- **Other Rooms**
 - Office Laundry/Storage Area
 - Exercise Room
- **Items of Exceptional Value**
- **Audio / Video Electronics**
- **Outside**
 - Recreational Equipment
 - Garage/Yard/Workshop
- **Summary**
- **Photographs**

The **Summary** section can be found on page 31 of this guide. Use it to keep a running tally of the total replacement cost estimates from each section of your home. Tabulating the totals for each section will then give you an overall estimation of the value of your personal possessions.

Room Detail

- *Living Room*
- *Family Room/Den*
- *Dining Room*
- *Library/Study*
- *Kitchen and Pantry*
- *Bedrooms*
- *Bathrooms*
- *Laundry/Storage Area*

Kitchen and Pantry

Appliance Details

Article	Qty.	Date Purchased	Purchase Price	Replacement Cost
Blinds/Shades				
Brooms/Brushes/Mops				
Cabinets				
Chairs				
Clocks				
Curtains				
Cutlery/Utensils				
Dishes				
Floor Covering				
Glassware				
Liquors/Wines				
Pots/Pans				
Tables				
Other				
Other				
Appliance				
Blender				
Dishwasher				
Electric Broiler				
Electric Can Opener				
Electric Coffee Maker				
Electric Mixer				
Electric Skillet				
Floor Polisher				
Food Processor				
Fruit Juicer				
Microwave Oven*				
Oven*				
Radio/T.V.				
Range*				
Refrigerator*/Freezer				
Toaster				
Trash Compactor*				
Vacuum Cleaner				
Other				
Other				
Total Replacement Cost				

* Some appliances built into your kitchen cabinets might be considered in your home's replacement cost value.

More Than 20% of domestic fires start in the kitchen; keep extinguishers nearby.

Refrigerator/Freezer

Cubic Feet	Side by Side
Interior Ice Maker	Exterior Dispenser
Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Refrigerator/Freezer

Cubic Feet	Side by Side
Interior Ice Maker	Exterior Dispenser
Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Freezer

Cubic Feet	
Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Dishwasher

Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Appliance Details

Oven

Self-cleaning	Double Oven
Gas	Electric
Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Range

Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Microwave Oven

Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Trash Compactor

Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Vacuum Cleaner

Upright	Canister
Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Washer

Regular Capacity	Large Capacity
Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Dryer

Gas	Electric
Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Other: _____

Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Items of Exceptional Value

- *Dishes and China*
- *Silver and Pewter*
- *Antiques/Fine Art*
- *Crystal*
- *Flatware*
- *Jewellery*
- *Furs*
- *Collections*

Professionally Appraising Valuable Items

Having your valuable articles appraised

After documenting your possessions, you might decide that some things require an independent, professional evaluation, appraisal and separate coverage. However, it can be an onerous task to obtain appraisals for all of your items. At Chubb, we only require appraisals on higher-valued items. We suggest that you obtain a new appraisal every five years or so, but be aware of the changing market trends to judge when your items need to be re-evaluated. To assist you further, here are answers to commonly asked questions about obtaining appraisals.

Why do I need to obtain an appraisal?

When you obtain an appraisal from a qualified appraiser, you are protecting yourself in the event of a loss. The appraisal serves as the basis of the amount payable to you by Chubb. It also documents the item, so that in the event of a theft or loss, it will aid in the efforts to recover that object.

At what value does Chubb require an appraisal?

Typically, we only require appraisals for jewellery items at \$50,000 or higher and for fine art and antique items at \$100,000 or higher. Other insurers require appraisals at much lower values which can be a costly and time-consuming endeavour.

How much should I expect to pay for an appraisal?

Appraisers usually charge an hourly fee for work done at your home and for research time, including transportation costs. By law, no professional appraiser is allowed to charge a percentage fee based on the value of the objects appraised. If an appraiser suggests such a fee structure, decline his or her services.

Before you commit to any appraisal, discuss your collection with the appraiser and ask for a general idea of the cost. If you have a unique or rare or large collection, you may wish to ask for a discount. Also, ask for an update of any changes in cost that the appraiser didn't originally anticipate.

What Information should be included in an appraisal?

Every appraisal should be written in conformity with the Uniform Standards of Professional Appraisal Practices (USPAP), and each appraisal should clearly document the adherence to the standard. To get an idea of the quality of the appraiser's work, ask for a sample appraisal. There are eight basic elements that should be included in any correctly prepared appraisal. These are as follows:

1. Your name and address
2. Purpose of the appraisal or its intended use: donation, estate, insurance equitable distribution, etc.
3. Type of evaluation used: Replacement Value or Fair Market Value, etc. For insurance purposes, Replacement Value should be used.
4. Market in which valuation is applied.
5. Statement of professional qualifications of appraiser. Curriculum Vitae.
6. Date of appraisal.
7. Statement of physical inspection or method used in determining value, noting all qualifications.
8. Statement of belief in authenticity

Professionally Appraising Valuable Items

How do I know an appraiser is qualified?

Referral

Before hiring an appraiser, it is always a prudent idea to ask for referrals. Some sources of referrals are your insurance professionals, brokers, auction houses, reputable dealers, estate and tax lawyers – or even a friend with similar objects. Many of these people have had considerable experience with appraisers and know the profession.

Professional Accreditation

There are three non-profit professional organizations for appraisers. These organizations govern the appraising business and certify appraisers by requiring them to take a series of examinations and by reviewing sample appraisals. Most appraisers belong to one or more of the following:

American Society of Appraisers (ASA).....1-800-ASA-VALU
Appraisers Association of America (AAA).....212-889-5404
International Society of Appraisers (ISA).....1-888-472-4732

These organizations have national or local chapters that you can write or call for referrals and reference checks.

Curriculum Vitae

Ask for an appraiser's Curriculum Vitae or C.V. It will explain his or her experience, education and background. The C.V. will also mention any special training, such as an M.A. or Ph.D. in a related field, or any special concentrations in fields such as gemstones or American furniture. Another important criterion is the amount of time required in the field, three years is generally recommended.

Specialty

If you own a collection of artefacts such as Continental decorative arts, or Chinese Export porcelain, it is important to choose an appraiser who specializes in that particular field. Evaluating an object in terms of its condition, authenticity, replacement value and rarity is a technical process and requires considerable knowledge. Therefore, many appraisers choose to develop an expertise in one particular field.

What do I do with the appraisal once it is completed?

You should expect to receive a copy of the appraisal along with photographs of the objects. This appraisal should be kept off of your premises for safekeeping, perhaps in your office or a safety deposit box.

Also, remember to send any new appraisals to your insurance agent or broker to update your coverage and ensure the complete protection of your valuable items.

Items of Exceptional Value

Dishes and China

Dishes/China (circle one)
1. Manufacturer
2. Pattern Name
3. Number of Pieces per Place Setting
4. Number of Place Settings
5. Purchase Price per Place Setting \$
6. Replacement Cost per Place Setting \$
7. Number of Serving Pieces
8. Average Purchase Price per Serving Piece \$
9. Average Replacement Cost per Serving Piece \$
10. Date Purchased

Dishes and China

Dishes/China (circle one)
1. Manufacturer
2. Pattern Name
3. Number of Pieces per Place Setting
4. Number of Place Settings
5. Purchase Price per Place Setting \$
6. Replacement Cost per Place Setting \$
7. Number of Serving Pieces
8. Average Purchase Price per Serving Piece \$
9. Average Replacement Cost per Serving Piece \$
10. Date Purchased

Dishes/China (circle one)
1. Manufacturer
2. Pattern Name
3. Number of Pieces per Place Setting
4. Number of Place Settings
5. Purchase Price per Place Setting \$
6. Replacement Cost per Place Setting \$
7. Number of Serving Pieces
8. Average Purchase Price per Serving Piece \$
9. Average Replacement Cost per Serving Piece \$
10. Date Purchased

Dishes/China (circle one)
1. Manufacturer
2. Pattern Name
3. Number of Pieces per Place Setting
4. Number of Place Settings
5. Purchase Price per Place Setting \$
6. Replacement Cost per Place Setting \$
7. Number of Serving Pieces
8. Average Purchase Price per Serving Piece \$
9. Average Replacement Cost per Serving Piece \$
10. Date Purchased

Items of Exceptional Value

Crystal

1. Manufacturer				
2. Pattern Name				
<i>Type</i>	Qty.	Date Purchased	Purchase Price	Replacement Cost
Water				
Red Wine				
White Wine				
Champagne				
Liqueur				
Whiskey				
Brandy				
Cocktail				
Other				
Other				
Other				

1. Manufacturer				
2. Pattern Name				
<i>Type</i>	Qty.	Date Purchased	Purchase Price	Replacement Cost
Water				
Red Wine				
White Wine				
Champagne				
Liqueur				
Whiskey				
Brandy				
Cocktail				
Other				
Other				
Other				

Flatware

Silverplate/Sterling/Goldware/Stainless/Pewter (circle one)				
1. Manufacturer				
2. Pattern Name				
3. Number of Pieces per Place Setting				
4. Number of Place Settings				
5. Purchase Price per Place Setting \$				
6. Replacement Cost per Place Setting \$				
7. Number of Serving Pieces				
8. Average Purchase Price per Serving Piece \$				
9. Average Replacement Cost per Serving Piece \$				
10. Date Purchased				

Silverplate/Sterling/Goldware/Stainless/Pewter (circle one)				
1. Manufacturer				
2. Pattern Name				
3. Number of Pieces per Place Setting				
4. Number of Place Settings				
5. Purchase Price per Place Setting \$				
6. Replacement Cost per Place Setting \$				
7. Number of Serving Pieces				
8. Average Purchase Price per Serving Piece \$				
9. Average Replacement Cost per Serving Piece \$				
10. Date Purchased				

Audio/Video Electronics

Television

Tube	Projection	Flat Screen	LCD/Plasma
Screen Size	inches		Room
Brand			
Model			
Serial #		Date Purchased	
Purchase Price \$		Replacement Cost \$	

Television

Tube	Projection	Flat Screen	LCD/Plasma
Screen Size	inches		Room
Brand			
Model			
Serial #		Date Purchased	
Purchase Price \$		Replacement Cost \$	

Videocassette Recorder

Brand			
Model			
Serial #		Date Purchased	
Purchase Price \$		Replacement Cost \$	

DVD Player

Brand			
Model			
Serial #		Date Purchased	
Purchase Price \$		Replacement Cost \$	

Video Camera

Digital	VHS	8 MM
Brand		
Model		
Serial #		Date Purchased
Purchase Price \$		Replacement Cost \$

Computer

Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Computer Monitor

CRT	Flat Screen	LCD/Plasma
Brand		
Model		
Serial #		Date Purchased
Purchase Price \$		Replacement Cost \$

Still Camera

Digital	Film
Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Other: _____

Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Audio/Video Electronics

Stereo System

Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Speakers

Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Stereo Receiver/Tuner

Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Television

Tube	Projection	Flat Screen	LCD/Plasma
Screen Size	inches		Room
Brand			
Model			
Serial #	Date Purchased		
Purchase Price \$	Replacement Cost \$		

Cell Phones

Digital	Analog	Satellite
Brand		
Model		
Serial #	Date Purchased	
Purchase Price \$	Replacement Cost \$	

Television

Tube	Projection	Flat Screen	LCD/Plasma
Screen Size	inches		Room
Brand			
Model			
Serial #	Date Purchased		
Purchase Price \$	Replacement Cost \$		

Cassette Deck

Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Compact Disc/MP3 Player

Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Other: _____

Brand	
Model	
Serial #	Date Purchased
Purchase Price \$	Replacement Cost \$

Summary

<i>Page</i>	<i>Area</i>	<i>Total Purchase Price</i>	<i>Total Replacement Cost</i>
5	Living Room		
5	Family Room		
6	Dining Room		
6	Library/Study		
7	Kitchen and Pantry		
9	Master Bedroom		
9	Bedroom #2		
10	Bedroom #3		
10	Bedroom #4		
11	Bedroom #5		
11	Bedroom #6		
12	Clothing – Men		
12	Clothing – Women		
13-14	Clothing – Children		
15	Clothing – Miscellaneous		
16	Master Bathroom		
16	Additional Bathrooms		
17	Office/Exercise Room		
18	Laundry/Storage Area		
24	Silver or Pewter		
24	Antiques/Fine Art		
26	Jewellery		
27	Furs		
27	Collections		
30	Leisure/Miscellaneous		
30	Garage/Yard/Workshop		
Grand Total			

Photographs

Photographs

Photographs

Photographs
