



Your Personal Items Checklist.

Your home or rental is filled with all of your belongings. In the stressful event of a claim, through damage or theft would you be able to make note of every item that you owned on the spot? If you were able to pinpoint at least half of your items, would you have enough insurance in place to cover the loss?

Shockingly not everyone has appropriate coverage in place. Even more shocking are those that do not have any coverage in place at all. We want to make sure that you're aware of what you own, and what it means to be covered correctly.

In the event of a loss without insurance, you would have no recourse. Unfortunately, we hear about this happening all over Alberta. It's hard to hear that in most cases these renters or homeowners do not have enough, or any coverage in place. Under those circumstances, wouldn't you rather have had the policy?

Not only will this list keep a record of your personal items, but it will help you obtain realistic coverage when speaking with your broker.

Some Helpful Tips to Remember:

1. Take photos of your home, and update these whenever you move items around or complete any major upgrades. Photos are VERY helpful in a claims situation.
2. Make note of your electronics serial numbers, or keep the receipts.
3. Some items may be tough to price point. Look online for similar or like items and take an average based on what you have at home. This works great for cutlery, bedding, towels or larger items that may no longer be in production.
4. Take inventory of any items that might be in a vehicle, trailer or motorhome.
5. Make sure to keep this list current and update when necessary.
6. Keep this list, along with all photos, and receipts in a safe place. Make a copy on an external hard drive, keep hard copies in a fireproof safe, or if you have an offsite storage option keep copies there too.

LIVING ROOM:

ITEM	QUANTITY	PURCHASE YEAR	PURCHASE PRICE	RECEIPT ON FILE?	ITEM PRICE TODAY
Couch			\$		\$
Chairs			\$		\$
Tables			\$		\$
Musical Instruments			\$		\$
Entertainment Console			\$		\$
Lamps			\$		\$
Rugs/Curtains/Blinds/Shutters			\$		\$
Pictures/Frames			\$		\$
Décor/Plants			\$		\$
Bookshelves/Books/DVDs			\$		\$
TV/Stereo/Record Player			\$		\$
VCR/PVR/DVD Player			\$		\$
Gaming Systems			\$		\$
Sport/Exercise/Hobby Items			\$		\$
Bar Accessories/Liquor			\$		\$
Toys			\$		\$
Miscellaneous			\$		\$
TOTAL			\$		\$

KITCHEN & DINING ROOM:

ITEM	QUANTITY	PURCHASE YEAR	PURCHASE PRICE	RECEIPT ON FILE?	ITEM PRICE TODAY
Refrigerator			\$		\$
Freezer			\$		\$
Microwave			\$		\$
Stove/Oven			\$		\$
Dishwasher			\$		\$
Appliances			\$		\$
Cookware			\$		\$
Cutlery/Dishes/Serving			\$		\$
China/Collectibles			\$		\$
Table Linen/ Décor			\$		\$
Tables			\$		\$
Chairs			\$		\$
Cabinets/Buffet/Banquet			\$		\$
Rugs/Curtains/Blinds/Shutters			\$		\$
Pictures/Frames/Décor/Lamps			\$		\$
Food/Liquor			\$		\$
Miscellaneous			\$		\$
TOTAL			\$		\$

FAMILY ROOM & OFFICE:

ITEM	QUANTITY	PURCHASE YEAR	PURCHASE PRICE	RECEIPT ON FILE?	ITEM PRICE TODAY
Couch			\$		\$
Chairs			\$		\$
Tables			\$		\$
Desks			\$		\$
Entertainment Console			\$		\$
Rugs/Curtains/Blinds/Shutters			\$		\$
Pictures/Frames/ Lamps			\$		\$
Décor/Plants			\$		\$
Bookshelves/Books/DVDs			\$		\$
Computer/Laptop			\$		\$
TV/Stereo/Record Player			\$		\$
VCR/PVR/DVD Player			\$		\$
Gaming Systems			\$		\$
Sport/Exercise/Hobby Items			\$		\$
Bar Accessories/Liquor			\$		\$
Toys			\$		\$
Miscellaneous			\$		\$
TOTAL			\$		\$

BEDROOMS:

ITEM	QUANTITY	PURCHASE YEAR	PURCHASE PRICE	RECEIPT ON FILE?	ITEM PRICE TODAY
Beds			\$		\$
Dressers			\$		\$
Nightstands			\$		\$
Mirrors			\$		\$
Chairs			\$		\$
Lamps			\$		\$
Rugs/Curtains/Shutters/Blinds			\$		\$
Pictures/Frames			\$		\$
Electronics (TV/Alarm Clock)			\$		\$
Plants/Décor			\$		\$
Miscellaneous			\$		\$
			\$		\$
			\$		\$
			\$		\$
			\$		\$
			\$		\$
			\$		\$
TOTAL			\$		\$

CLOTHING:

ITEM	QUANTITY	PURCHASE YEAR	PURCHASE PRICE	RECEIPT ON FILE?	ITEM PRICE TODAY
Jackets/Coats			\$		\$
Hats/Gloves/Scarves			\$		\$
Boots/Shoes/Heels			\$		\$
Fashion Scarves/Belts/Ties			\$		\$
Suits			\$		\$
Dresses/Skirts			\$		\$
Dress Shirts/Blouses			\$		\$
Pants/Jean/Shorts			\$		\$
T-Shirts/Tank Tops			\$		\$
Undergarments/Socks			\$		\$
Sleepwear			\$		\$
Seasonal Wear			\$		\$
Sports Wear			\$		\$
Miscellaneous			\$		\$
			\$		\$
			\$		\$
			\$		\$
TOTAL			\$		\$

JEWELRY:

ITEM	QUANTITY	PURCHASE YEAR	PURCHASE PRICE	RECEIPT ON FILE?	ITEM PRICE TODAY
Wedding/Engagement Rings			\$		\$
Rings			\$		\$
Necklaces			\$		\$
Bracelets			\$		\$
Earrings			\$		\$
Pins			\$		\$
Cufflinks			\$		\$
Tie Clips			\$		\$
Watches			\$		\$
Miscellaneous			\$		\$
			\$		\$
			\$		\$
			\$		\$
			\$		\$
			\$		\$
			\$		\$
TOTAL			\$		\$

Notes: