HOME INSURANCE

Personal Property Inventory

IBC | Insurance Bureau of Canada

Would you be able to make an exact inventory of all the belongings you would need to replace after a loss? And do you know whether your insurance policy covers the replacement value of your belongings?

When you purchase home insurance, or file a claim, it is important to be able to indicate the value of your belongings. This practical tool will help you draw up an inventory of everything you own.

STEP 1 Information about you and your insurance company

Last name _____ First name _____

Address _____

City/Town _____ Province QC Postal code _____

Phone _____ Work _____ Ext. _____

Email _____

Insurance company _____

Policy Number _____ Agent or broker _____

Phone _____ Ext. _____ Email _____

STEP 2 Inventory by room and category of article

Complete the lists on the following pages.

The most common items are listed to facilitate the inventory, but **you can delete or modify** the field contents as you wish. **The total is calculated automatically**.

- Estimate the value of the items **at their replacement cost today, taxes included**.
- Some items can be grouped in the same field. (i.e., "kitchen table and four chairs").
- In some instances, you will need to indicate the **model and/or serial No.**
- If you are a tenant, **list only the items that belong to you**.
- Disregard the tables for which you have no items (i.e., if you only have one room).
- A table for items that correspond to no category is included at the end of the inventory.
- Take note of the **limitations for certain valuable items**.
  Refer to the note in Table 3 to find to more.

1. Living Room

Furniture, electronic equipment, accessories, other. **Give model and/or serial No. as required.**	VALUE* **taxes included**
Armchairs	$
Blu-Ray or DVD player	$
Books	$
Bookshelves	$
Cabinets	$
Carpets, rugs	$
CDs, Blu-Rays, DVDs, etc.	$
Chairs	$
Curtains, draperies and blinds	$
Decorative items	$
Home theatre system	$
Lamps	$
Mirrors	$
Musical instruments	$
Potted plants	$
Prints, paintings, etc.	$
Shelves	$
Sofa	$
Stereo system, radio	$
Table	$
Throws, pillows	$
Turntable, LPs	$
TV	$
Video games and consoles	$
	$
	$
	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

What possessions should be insured?

Yours, those of your spouse and any family member living under your roof.

2. Family Room or Rec Room

Furniture, accessories, content of closets, cupboards, electronic equipment, other. **Give model and/or serial No. as required.**	VALUE* **taxes included**
Bookcase	$
Books	$
Cabinets	$
Carpets, rugs	$
Chairs	$
Craft material	$
Curtain, draperies and blinds	$
Curtains and blinds	$
Decorative items	$
DVD or Blu-Ray Player	$
DVDs, Blu-Rays	$
Games, board games	$
Home theatre system	$
Lamps	$
Mirrors	$
Musical instruments	$
Prints, paintings, etc.	$
Shelves	$
Sofa	$
Stereo system, radio	$
Table	$
Turntable, LPs	$
TV	$
Video games and console	$
	$
	$
	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

3. Portable and Multi-Room Equipment

Give model and/or serial No. as required.

	VALUE* taxes included
Bluetooth speakers	$
Cameras	$
Cell phones	$
Cordless phones	$
Drones and accessories	$
Headphones, earphones	$
Laptops	$
MP3 Player	$
Portable GPS	$
Smart watches	$
Software	$
Stereo system	$
Tablets, Kindles, etc.	$
Training bracelets	$
Video cameras, etc.	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

The insurance policy generally includes limits for certain valuable items. This means that, in case of a loss, your compensation cannot exceed the amount shown in your policy.

Talk to your broker or agent!

4. Kitchen

Furniture, accessories, household appliances, electronic equipment, other. **Give model and/or serial No. as required.**	VALUE* **taxes included**
Cabinets	$
Cleaning material	$
Coffeemaker, kettle	$
Cookware	$
Curtains, blinds	$
Dishware, kitchen items	$
Dishwasher	$
Freezer	$
Garbage can, recycling bin	$
Microwave	$
Mixer, food processor, fryer, etc.	$
Pressure cooker, crock pot, rice cooker, etc.	$
Range hood	$
Refrigerator	$
Stereo system, radio	$
Stools	$
Stove	$
Table, chairs	$
Toaster	$
TV	$
Utensils	$
Walter filtration system	$
Water dispenser	$
Wine cellar, wine cooler and its contents	$
	$
	$
	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

There may be some hidden gems in your cupboards and drawers!

Don't forget to add all the little objects that could be costly to replace in case of loss, i.e., spices, medication or beauty products.

5. Dining Room

Furniture, accessories, other. **Give model and/or serial No. as required.**	VALUE* **taxes included**
Cabinets	$
Carpets and rugs	$
Chairs	$
Chinaware	$
Crystal	$
Curtains, blinds	$
Decorative items	$
Fondue dish, raclette dish, etc.	$
Lamps	$
Mirrors	$
Prints, paintings, etc.	$
Shelves	$
Sideboard	$
Silverware, flatware	$
Table	$
Tablecloths, napkins	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

6. Bedroom A

CLOTHING AND FOOTWEAR: SEE TABLES 9 TO 12

Furniture, accessories, electronic equipment. **Give model and/or serial No. as required.**	VALUE* **taxes included**
Air purifier, humidifier	$
Bed, mattress	$
Bedside tables	$
Chair, bench	$
Comforter	$
Curtain, blinds	$
Decorative items	$
DVD or Blu-Ray players	$
Fan	$
Lamps	$
Linens, pillows	$
Prints, paintings, etc.	$
Shelves	$
Stereo system, radio	$
TV	$
Wardrobe	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

Living with a friend?
Have you and your spouse been living together for less than a year?

Let your insurer know, since both names must be on the policy so that each person is adequately protected.

7. Bedroom B

CLOTHING AND FOOTWEAR: SEE TABLES 9 TO 12

Furniture, accessories, electronic equipment. **Give model and/or serial No. as required.**	VALUE* **taxes included**
Air purifier, humidifier	$
Bed, mattress	$
Bedside tables	$
Chair, bench	$
Comforter	$
Curtain, blinds	$
Decorative items	$
DVD or Blu-Ray players	$
Fan	$
Lamps	$
Linens, pillows	$
Prints, paintings, etc.	$
Shelves	$
Stereo system, radio	$
TV	$
Wardrobe	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

8. Bedroom C

CLOTHING AND FOOTWEAR: SEE TABLES 9 TO 12

Furniture, accessories, electronic equipment. **Give model and/or serial No. as required.**	VALUE* **taxes included**
Air purifier, humidifier	$
Bed, mattress	$
Bedside tables	$
Chair, bench	$
Comforter	$
Curtain, blinds	$
Decorative items	$
DVD or Blu-Ray players	$
Fan	$
Lamps	$
Linens, pillows	$
Prints, paintings, etc.	$
Shelves	$
Stereo system, radio	$
TV	$
Wardrobe	$
	$
	$
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	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

9. Clothing and Footwear A – Adult

SPORTS EQUIPMENT: SEE TABLE 18

Items or collections. **Include winter clothing and accessories.**	VALUE* **taxes included**
Backpacks, suitcases	$
Caps, hats	$
Cardigans, sweaters	$
Coats	$
Furs	$
Gloves, hats, scarves	$
Jewelry	$
Leather jackets	$
Pants, shorts	$
Purses, handbags	$
Pyjamas, dressing gowns	$
Shirts, blouses	$
Shoes, boots	$
Skirts, dresses	$
Snowsuits	$
Socks, underwear	$
Sports clothing	$
Suits	$
Sunglasses	$
Swimwear	$
Ties, belts	$
T-shirts, polos	$
Vests, jackets	$
	$
	$
	$
	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

You should know that the declaration made at the time of a loss always takes precedence over the property inventory.

Before you make you declaration, make sure you have a detailed inventory of your possessions.

10. Clothing and Footwear B – Adult

SPORTS EQUIPMENT: SEE TABLE 18

Items or collections. **Include winter clothing and accessories.**	VALUE* **taxes included**
Backpacks, suitcases	$
Caps, hats	$
Cardigans, sweaters	$
Coats	$
Furs	$
Gloves, hats, scarves	$
Jewelry	$
Leather jackets	$
Pants, shorts	$
Purses, handbags	$
Pyjamas, dressing gowns	$
Shirts, blouses	$
Shoes, boots	$
Skirts, dresses	$
Snowsuits	$
Socks, underwear	$
Sports clothing	$
Suits	$
Sunglasses	$
Swimwear	$
Ties, belts	$
T-shirts, polos	$
Vests, jackets	$
	$
	$
	$
	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

11. Clothing and Footwear C – Child

SPORTS EQUIPMENT: SEE TABLE 18

Items or collections. **Include winter clothing and accessories.**	VALUE* **taxes included**
Bags	$
Caps, hats	$
Cardigans, sweaters	$
Coats	$
Gloves, hats, scarves	$
Pants, shorts	$
Pyjamas, dressing gowns	$
Shoes, boots	$
Skirts, dresses	$
Snowsuits	$
Socks, underwear	$
Sports clothing	$
Sunglasses	$
Swimwear	$
T-shirts, polos	$
	$
	$
	$
	$
	$
	$
	$
	$
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	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

12. Clothing and Footwear D – Child

SPORTS EQUIPMENT: SEE TABLE 18

Items or collections. **Include winter clothing and accessories.**	VALUE* **taxes included**
Bags	$
Caps, hats	$
Cardigans, sweaters	$
Coats	$
Gloves, hats, scarves	$
Pants, shorts	$
Pyjamas, dressing gowns	$
Shoes, boots	$
Skirts, dresses	$
Snowsuits	$
Socks, underwear	$
Sports clothing	$
Sunglasses	$
Swimwear	$
T-shirts, polos	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

13. Bathroom and Laundry Room

Furniture, accessories, household appliances, other. **Give model and/or serial No. as required.**	VALUE* **taxes included**
Beauty products, fragrances	$
Cabinets and contents	$
Carpet	$
Cleaning material	$
Contents of medicine chest	$
Curtains, blinds	$
Hair dryer	$
Ironing board and iron	$
Mirrors	$
Razor	$
Scale	$
Shelves	$
Steam cleaner	$
Toiletries	$
Towels and linens	$
Washer and dryer	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

14. Entry and Hallway

Furniture, accessories, other. **Give model and/or serial No. as required.**	VALUE* **taxes included**
Alarm system	$
Cabinet	$
Carpets, rugs	$
Chairs	$
Decorative items	$
Prints, paintings, etc.	$
Shelves	$
Strollers	$
Umbrellas	$
Vacuum cleaner	$
	$
	$
	$
	$
	$
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	$
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	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

Visual proof:

Taking photos or a video of each item in your home is a good way of completing your inventory.

15. Office

PORTABLE EQUIPMENT: SEE TABLE 3

Furniture, accessories, electronic equipment, other. **Give model and/or serial No. as required.**	VALUE* **taxes included**
Artist supplies	$
Books	$
Bookshelves	$
Briefcase	$
Chairs	$
Computer	$
Decorative items	$
Desk	$
Filing cabinets	$
Office supplies	$
Printers, scanners, etc.	$
Prints, paintings, etc.	$
Software	$
Stereo system, radio	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

Self-employed workers, be careful! Your home insurance isn't designed to adequately meet the specific needs of working from home. Talk to your insurance broker or agent to let him know about any professional activities carried out from home.

16. Basement, Garage, Exterior

Furniture, accessories, electronic equipment, other. **Give model and/or serial No. as required.**	VALUE* **taxes included**
Air conditioner	$
Air purifier, air exchanger, heat pump	$
Automobile accessories	$
Barbecue	$
Billiard, table tennis, soccer tables, etc.	$
Camping equipment	$
Christmas decorations	$
Cleaning material	$
Dehumidifier, humidifier	$
Garden furniture	$
Gardening tools, hoses	$
Generator	$
Tools	$
Heating equipment	$
Hunting and fishing equipment	$
Kids' play structure	$
Lawnmower, lawn tractor	$
Luggage	$
Power washer	$
Shovels	$
Snow blower	$
Vacuum	$
Woodworking table, workbench	$
	$
	$
	$
	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

Were your possessions damaged or stolen outside of your home?
Your insurance policy covers you, but the compensation amount is generally limited to a percentage of the coverage amount for your belongings.

17. Deck, Solarium, Porch

Furniture, accessories, other. **Give model and/or serial No. as required.**	VALUE* **taxes included**
Barbecue	$
Blinds, curtains	$
Chairs	$
Fire pit and patio heater	$
Outdoor kitchen accessories	$
Patio furniture	$
Pots, urns, outdoor fountains	$
Potted plants	$
Stand-up or ceiling fans	$
Swing, hammock	$
Table	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
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	$
	$
	$
	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

Did you know that home insurance doesn't only cover your possessions?

It also covers your civil liability, i.e., the damage you can cause to others.

18. Sports Equipment

SPORTS CLOTHING: SEE TABLES 9 TO 12

Items or collections. Give model and/or serial No. as required.	VALUE* taxes included
Sliding equipment	$
Fitness equipment and accessories	$
Hunting and fishing equipment	$
Camping and climbing equipment	$
Canoe, kayak, paddleboard	$
Hockey or skating equipment	$
Skis, snowboards, snowshoes	$
Golf clubs	$
Tennis, badminton equipment, etc.	$
Bicycles, bicycle carrier	$
Bicycle helmets and accessories	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
Subtotal	0 $

* at today's replacement cost

Go to recap and total »

19. Valuables

i.e., bicycles, software, jewelry, gold or silver items, content of wine cellar, furs, works of art or art collection, antiques, etc.
Give model and/or serial No. as required.

	VALUE* taxes included
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
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	$
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	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

The insurance coverage amount for valuable items is generally limited.

Make sure it is sufficient.

20. Other

Items that correspond to none of the above tables. **Give model and/or serial No. as required.**	VALUE* **taxes included**
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$

* at today's replacement cost

Subtotal 0 $

Go to recap and total »

Updating your inventory:

Program a reminder in your electronic agenda

STEP 3 Recap and total

Remember that the total value of your property must include the taxes.

	Montant
1. Living Room	0 $
2. Family Room or Rec Room	0 $
3. Portable and Multi-Room Equipment	0 $
4. Kitchen	0 $
5. Dining Room	0 $
6. Bedroom A	0 $
7. Bedroom B	0 $
8. Bedroom C	0 $
9. Clothing and Footwear A – Adult	0 $
10. Clothing and Footwear B – Adult	0 $
11. Clothing and Footwear C – Child	0 $
12. Clothing and Footwear D – Child	0 $
13. Bathroom and Laundry Room	0 $
14. Entry and Hallway	0 $
15. Office	0 $
16. Basement, Garage, Exterior	0 $
17. Deck, Solarium, Porch	0 $
18. Sports Equipment	0 $
19. Valuables	0 $
20. Other	0 $
TOTAL	0 $

Do you have sufficient insurance coverage?

It's important to cover the total value of your possessions so that your claim, in case of loss, reflects the replacement value of your possessions as closely as possible. This will help avoid any bad surprises.

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STEP 4 Documentation and inventory update

Complete your inventory by adding documents such as invoices, photos, videos, warranties and instruction manuals. **Remember also to update the information regularly** (i.e., purchases, change of insurance company, new spouse).

STEP 5 Verify your coverage

Once you've completed the inventory, **contact your P&C insurance professional** to make sure you have adequate coverage.

Questions?

Go to **infoassurance.ca**, or

Call our Insurance Information Centre:

1-877-288-4321
514-288-4321 (Montreal region)

Info assurance

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