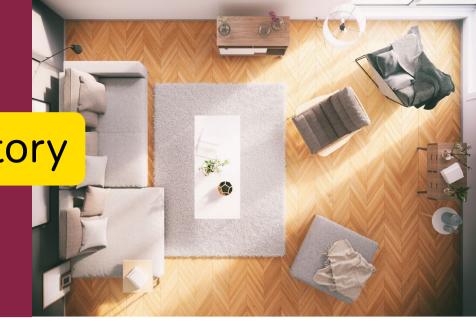
#### **HOME INSURANCE**

## Personal Property Inventory





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	Postal code	
Phone		Work		Ext		
Email						
Insurance c	ompany					
Policy	Number		Agent or brok	cer		
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

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\* at today's replacement cost

Subtotal \$

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

\* at today's replacement cost

Furniture, accessories, content of closets, cupboards, electronic equipment, other. **VALUE\*** Give model and/or serial No. as required. taxes included \$

Subtotal

Go to recap and total »

### 3. Portable and Multi-Room Equipment

**VALUE\*** Give model and/or serial No. as required. taxes included \$

* at today's	renla	cement	cost

Subtotal \$
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.

#### 4. Kitchen

Furniture, accessories, household appliances, electronic equipment, other. **VALUE\*** Give model and/or serial No. as required. taxes included \$

* at today's re	eplacement cost
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Subtotal \$
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

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#### 6. Bedroom A

Furniture, accessories, electronic equipment.

**CLOTHING AND FOOTWEAR: SEE TABLES 9 TO 12** 

VALUE\*

ive model and/or serial No. as required.	taxes included
t today's replacement cost	Subtotal
	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

Furniture, accessories, electronic equipment.

Give model and/or serial No. as required.

#### **CLOTHING AND FOOTWEAR: SEE TABLES 9 TO 12**

VALUE\*

taxes included

\$ Subtotal \* at today's replacement cost Go to recap and total »

#### 8. Bedroom C

Furniture, accessories, electronic equipment.

Give model and/or serial No. as required.

VALUE\*

taxes included

\$ Subtotal \* at today's replacement cost Go to recap and total »

### 9. Clothing and Footwear A – Adult

Items or collections.

**SPORTS EQUIPMENT: SEE TABLE 18** 

VALUE\*

Include winter clothing and accessories.	taxes included
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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** 

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Items or collections. VALUE\* Include winter clothing and accessories. taxes included \$

\* at today's replacement cost

Subtotal

Go to recap and total »

### 11. Clothing and Footwear C – Child

**SPORTS EQUIPMENT: SEE TABLE 18** 

Items or collections. VALUE\* Include winter clothing and accessories. taxes included \$

\* at today's replacement cost

Subtotal

Go to recap and total »

### 12. Clothing and Footwear D – Child

**SPORTS EQUIPMENT: SEE TABLE 18** 

Items or collections. VALUE\* Include winter clothing and accessories. taxes included \$ Subtotal \* at today's replacement cost

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

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### 14. Entry and Hallway

Furniture, accessories, other.
Give model and/or serial No. as required.

VALUE\* taxes included

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\* at today's replacement cost

Subtotal \$
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.

Furniture, accessories, electronic equipment, other. Give model and/or serial No. as required.

VALUE\* taxes included

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\* at today's replacement cost

Subtotal \$

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

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\* at today's replacement cost

Subtotal \$



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

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\* at today's replacement cost

Subtotal \$
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**

Items or collections.
Give model and/or serial No. as required.

VALUE\* taxes included

at today's replacement cost	Subtotal Sub
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#### 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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\* at today's replacement cost

Subtotal \$

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

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Go to recap and total >>



<sup>\*</sup> at today's replacement cost

#### STEP 3 Recap and total

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

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



## 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).

TOTAL

NA . . . . . . .

#### 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)



