



Ohio
Homeowner
and Renter
Insurance
Inventory
Guide

**Produced by the
Ohio Department of Insurance**

1-800-686-1526
www.ohioinsurance.gov

Insurance definitions

Peril: the cause of a loss (examples: fire, explosion, tornado, theft).

Deductible: the part of a loss that you must pay for yourself.

Appraisal: an independent judgment of the value of your loss.

Actual cash value: the amount a damaged or stolen item was worth at the time of the loss. The formula for actual cash value (ACV) is replacement cost minus depreciation.

Replacement cost: a determination of the cost to replace contents, rebuild your home or repair damages with materials of like kind and quality at today's prices without subtracting for depreciation.

Make your home safer

- Make a map of alternative fire exits from every room in your house.
- Have fire drills with all family members.
- Install smoke detectors and fire extinguishers on each floor. Check them regularly.
- Install deadbolt locks on all exterior doors. Put metal or wooden rods in the lower track of sliding doors.

Your insurance company may offer discounts for taking these precautions.

Make it easier to collect insurance claims

- Use this book to make an inventory: a list of everything you own.
- Don't keep your inventory in your house. Use a safety deposit box or some other safe location.

These records will help you prove your loss in case of disaster.

Please note

Special Limits of Liability in your policy may limit how much your insurance company will pay for a covered loss.

Please refer to your policy for specifics. Below are examples of limits your policy MAY have. If you wish to insure your personal property for more than the limits your policy specifies, talk to your insurance agent about how.

- \$220 on money, coins and medals
- \$1,000 on property used or intended for use in a business
- \$1,000 on securities, checks, money orders and other negotiable instruments
- \$1,000 on watercraft of all types
- \$1,000 on trailers not used with watercraft
- \$2,500 on stamps, trading cards and comic books
- \$2,500 for loss by theft of firearms
- \$2,500 for loss by theft of silverware and goldware
- \$5,000 for any data processing system
- \$5,000 for loss by theft of any rug, carpet, tapestry and wall hanging

Kitchen

Item	#	Date bought	Cost	Rcpt?
AC unit(window)				
Appliances				
Blender				
Coffee maker				
Dishwasher				
Electric can opener				
Electric mixer				
Freezer				
Microwave				
Radio				
Range				
Refrigerator				
Slow cooker				
Television				
Toaster				
Other				
Blinds/shades				
Brooms/mops				
Cabinets/contents				
Chairs				
Curtains				
Dishes				
Floor coverings				
Groceries				
Tables				
Utensils				

Family room

Item	#	Date bought	Cost	Rcpt?
AC unit (window)				
Blinds/shades				
Bookcases/books				
Cabinet				
Cabinet contents				
Cameras				
CD player/CDs				
Chairs				
Chests/contents				
Clocks				
Computer, etc.				
Curtains/drapes				
Desks				
DVD player/DVDs				
Fireplace fixtures				
Floor coverings				
Games				
Glassware				
Lamps				
Mirrors				
Piano/instruments				
Pictures/paintings				
Records/tapes/etc.				
Sewing machine				
Sofas				
Stereo equipment				
Tables				
Television				
VCR/tapes				
Walkman				
Wall units				

Bedroom #1

Item	#	Date bought	Cost	Rept?
AC unit(window)				
Beds/bedding				
Blinds/shades				
Bookcases				
CD player/CDs				
Chairs				
Chests				
Clocks				
Curtains/drapes				
Desks				
DVD player/DVDs				
Floor coverings				
Lamps				
Mirrors				
Pictures/paintings				
Radio/stereo				
Tables				
Television				
VCR/tapes				
Clothing				
Blouses/shirts				
Coats				
Dresses				
Nightwear				
Pants/skirts				
Shoes/socks				
Suits				
Sweaters				
Underwear/hosiery				
Other				

Bedroom #2

Item	#	Date bought	Cost	Rcpt?
AC unit (window)				
Beds/bedding				
Blinds/shades				
Bookcases				
CD player/CDs				
Chairs				
Chests				
Clocks				
Curtains/drapes				
Desks				
DVD player/DVDs				
Floor coverings				
Lamps				
Mirrors				
Pictures/paintings				
Radio/stereo				
Tables				
Television				
VCR/tapes				
Clothing				
Blouses/shirts				
Coats				
Dresses				
Nightwear				
Pants/skirts				
Shoes/socks				
Suits				
Sweaters				
Underwear/hosiery				
Other				

Bedroom #3

Item	#	Date bought	Cost	Rept?
AC unit (window)				
Beds/bedding				
Blinds/shades				
Bookcases				
CD player/CDs				
Chairs				
Chests				
Clocks				
Curtains/drapes				
Desks				
DVD player/DVDs				
Floor coverings				
Lamps				
Mirrors				
Pictures/paintings				
Radio/stereo				
Tables				
Television				
VCR/tapes				
Clothing				
Blouses/shirts				
Coats				
Dresses				
Nightwear				
Pants/skirts				
Shoes/socks				
Suits				
Sweaters				
Underwear/hosiery				
Other				

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Bathroom #1

Item	#	Date bought	Cost	Rcpt?
Bath mat				
Cabinets				
Cabinet contents				
Clothes hamper				
Curtains/drapes				
Electric razor				
Floor coverings				
Hair dryer				
Linens/towels				
Scale				
Tables				
Toilet articles				
Other				

Bathroom #2

Item	#	Date bought	Cost	Rcpt?
Bath mat				
Cabinets				
Cabinet contents				
Clothes hamper				
Curtains/drapes				
Electric razor				
Floor coverings				
Hair dryer				
Linens/towels				
Scale				
Tables				
Toilet articles				
Other				

Home contents inventory for

(name)

(address)

Homeowner / Renter insurance information

(policy number)

(insurance company)

(agent)

Phone: _____
(company) (agent)

Call or go online for these shopper's guides from the Ohio Department of Insurance:

- Homeowner/Renter
- Medicare Supplement
- Health
- Automobile
- Long-Term Care
- Life
- Annuities

Contact us with questions or complaints:
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