

Comprehensive Insurance Documentation Checklist

Protect Your Insurance Claims: Complete Documentation Guide

WHY THIS CHECKLIST MATTERS:

- 18% of homeowner insurance claims are denied or underpaid
- Average denied claim = \$15,000 in undocumented losses
- Claims with complete documentation settle 3x faster
- **Potential Value: \$15,000-\$50,000 in protected assets**



QUICK START GUIDE

Priority Levels:

- ● **CRITICAL:** Document immediately - highest claim denial risk
- ● **IMPORTANT:** Document within 30 days - significant claim value
- ● **RECOMMENDED:** Document annually - lower value items

Time Investment:

- **Initial Setup:** 4-6 hours
- **Annual Update:** 1-2 hours
- **After Purchase:** 5-10 minutes per major item



ROOM-BY-ROOM DOCUMENTATION

LIVING ROOM

Electronics & Entertainment CRITICAL

- Television(s) - Brand, model, size, purchase date
 - Serial number location: Back panel
 - Typical value: \$400-\$3,000
 - Photo needed: Front view, serial number plate, proof of purchase
 - **Why:** High theft target, depreciation disputes common
- Sound system/Soundbar
 - Serial number location: Back or bottom panel
 - Typical value: \$200-\$1,500
 - Photo needed: Full system, connections, serial numbers
- Gaming consoles (PlayStation, Xbox, Nintendo)
 - Serial number location: Back or bottom
 - Typical value: \$300-\$500 per console
 - Photo needed: Console, controllers, game collection
 - **Insurance tip:** Game collections often undervalued in claims
- Streaming devices (Roku, Apple TV, Fire Stick)
 - Typical value: \$50-\$200
 - Photo needed: Device and packaging if available

Furniture & Decor IMPORTANT

- Sofa/Couch
 - Typical value: \$800-\$5,000
 - Photo needed: Multiple angles, tags with brand/model
 - **Tip:** Fabric condition matters for replacement value
- Coffee table
 - Typical value: \$200-\$1,500
 - Photo needed: Overall view, detail shots of materials
- Bookshelves/Entertainment center

- Typical value: \$300-\$2,000
- Photo needed: Empty and filled views
- Artwork & Paintings  CRITICAL (if valuable)
 - Typical value: \$100-\$100,000+
 - Photo needed: Front view, signature, certificate of authenticity
 - **Requires:** Professional appraisal for items >\$2,500
 - Document: Artist, title, dimensions, purchase details
- Lamps & Lighting fixtures
 - Typical value: \$50-\$500 each
 - Photo needed: Overall view, brand tags
- Curtains/Window treatments
 - Typical value: \$100-\$800 per window
 - Photo needed: Full window view, close-up of fabric
- Rugs/Carpets
 - Typical value: \$200-\$5,000
 - Photo needed: Full rug, close-up of pattern, material tag
 - **Tip:** Document size and material for accurate replacement

Books & Collections RECOMMENDED

- Book collection (if valuable)
 - Photo needed: Bookshelf overview, titles of rare/expensive books
 - **Tip:** Group photo acceptable for standard books
- Magazine/DVD/Blu-ray collection
 - Photo needed: Overview of collection
 - Estimated value per item: \$5-\$30

KITCHEN

Major Appliances CRITICAL

- Refrigerator
 - Serial number location: Inside wall or back panel
 - Typical value: \$800-\$5,000
 - Photo needed: Full appliance, open view, serial plate, energy guide
 - **Warranty:** Document warranty period and registration
- Stove/Range/Oven
 - Serial number location: Inside oven door or drawer
 - Typical value: \$600-\$4,000
 - Photo needed: Full appliance, serial plate, proof of purchase
 - **Gas vs Electric:** Specify in documentation
- Dishwasher
 - Serial number location: Door edge or interior
 - Typical value: \$500-\$2,000
 - Photo needed: Front view, open view, serial plate
- Microwave
 - Serial number location: Back or bottom
 - Typical value: \$100-\$800
 - Photo needed: Front, back with serial number
- Garbage disposal
 - Typical value: \$100-\$400
 - Photo needed: Under-sink view with model visible
 - **Tip:** Often forgotten in claims

Small Appliances ☀️ IMPORTANT

- Coffee maker/Espresso machine
 - Typical value: \$50-\$2,000 (espresso machines)
 - Photo needed: Front view, purchase receipt for high-end models
- Blender/Food processor

- Typical value: \$50-\$600
 - Photo needed: Appliance with accessories
- Toaster/Toaster oven
 - Typical value: \$30-\$300
 - Photo needed: Front view
- Stand mixer (KitchenAid, etc.)
 - Typical value: \$200-\$700
 - Photo needed: Mixer with attachments, serial plate
- Instant Pot/Pressure cooker
 - Typical value: \$80-\$200
 - Photo needed: Appliance, accessories
- Air fryer
 - Typical value: \$50-\$400
 - Photo needed: Appliance, accessories

Cookware & Utensils RECOMMENDED

- Pots and pans set
 - Typical value: \$200-\$1,500 for quality sets
 - Photo needed: Full set display
 - **Tip:** Brand matters for replacement value
- Knife set
 - Typical value: \$100-\$1,000
 - Photo needed: Full set in block or case
- Specialty kitchen tools
 - Photo needed: Overview of drawer/storage area

MASTER BEDROOM

Electronics CRITICAL

- Television
 - Serial number location: Back panel
 - Typical value: \$300-\$2,000
 - Photo needed: Front view, serial number, proof of purchase
- Laptop/Tablet
 - Serial number location: Bottom or Settings menu
 - Typical value: \$400-\$3,000
 - Photo needed: Device, serial number, purchase documentation
 - **Tip:** Document installed software and licenses separately
- Phone charging station/Smart home hub
 - Typical value: \$50-\$300
 - Photo needed: Device and connections

Furniture IMPORTANT

- Bed frame
 - Typical value: \$300-\$3,000
 - Photo needed: Full bed, brand tags if visible
- Mattress & Box spring
 - Typical value: \$500-\$5,000
 - Photo needed: Tag with brand/model/size, purchase receipt
 - **Warranty:** Keep warranty documentation separate
- Nightstands (2)
 - Typical value: \$150-\$1,000 per piece
 - Photo needed: Each piece, brand tags
- Dresser/Chest of drawers
 - Typical value: \$400-\$3,000
 - Photo needed: Front view, interior construction quality

- Wardrobe/Armoire
 - Typical value: \$500-\$5,000
 - Photo needed: Exterior, interior, construction details

Clothing & Accessories **IMPORTANT**

- Suits/Formal wear
 - Typical value: \$300-\$2,000 per suit
 - Photo needed: Hanging in closet, tags visible
 - **Tip:** Designer items need brand documentation
- Coats/Jackets
 - Typical value: \$100-\$1,500 each
 - Photo needed: Overview of collection, tags for expensive items
- Shoes (document expensive pairs individually)
 - Typical value: \$50-\$1,500 per pair
 - Photo needed: Pair together, brand stamp inside
- Handbags/Purses  **CRITICAL** (designer items)
 - Typical value: \$50-\$10,000+
 - Photo needed: Item, brand details, authenticity cards, receipts
 - **Requires:** Professional appraisal for items >\$2,500
- Watches  **CRITICAL** (luxury items)
 - Typical value: \$100-\$100,000+
 - Photo needed: Watch face, back with serial, box, papers
 - **Requires:** Professional appraisal and separate jewelry rider

Jewelry **CRITICAL**

- Engagement ring/Wedding bands
 - Typical value: \$1,000-\$50,000+
 - Photo needed: Multiple angles, certificates
 - **REQUIRED:** Professional appraisal, separate jewelry rider

- Necklaces, bracelets, earrings
 - Photo needed: Individual items if valuable, group photo for costume
 - **Threshold:** Appraise individual items >\$1,000
- Jewelry boxes (document as separate item)
 - Typical value: \$50-\$1,000

BATHROOM(S)

Fixtures & Features **IMPORTANT**

- Vanity/Cabinet
 - Typical value: \$300-\$3,000
 - Photo needed: Full vanity, plumbing fixtures
- Mirrors (especially large/decorative)
 - Typical value: \$50-\$2,000
 - Photo needed: Full mirror, frame details
- Light fixtures
 - Typical value: \$50-\$1,000
 - Photo needed: Installed view

Personal Care Items **RECOMMENDED**

- Hair dryer, straightener, curling iron
 - Typical value: \$30-\$400
 - Photo needed: Items grouped together
- Electric toothbrush
 - Typical value: \$50-\$300
 - Photo needed: Base unit and accessories
- Grooming tools (electric razors, trimmers)
 - Typical value: \$50-\$400

- Photo needed: Items with chargers

HOME OFFICE

Computer Equipment CRITICAL

- Desktop computer/iMac
 - Serial number location: Back or bottom panel, or System settings
 - Typical value: \$800-\$5,000
 - Photo needed: Computer, serial number, purchase documentation
 - **Business use:** May require separate business insurance rider
- Monitor(s)
 - Serial number location: Back panel
 - Typical value: \$200-\$2,000 per monitor
 - Photo needed: Front and back with serial number
- Keyboard & Mouse
 - Typical value: \$50-\$400 (high-end mechanical keyboards)
 - Photo needed: Items together
- Printer/Scanner
 - Serial number location: Back or bottom
 - Typical value: \$100-\$1,500
 - Photo needed: Device, serial number, current ink cartridge costs
- External hard drives/NAS
 - Typical value: \$100-\$1,000
 - Photo needed: Device, serial number
 - **Critical:** Document data backup separately
- UPS/Surge protector
 - Typical value: \$50-\$500
 - Photo needed: Device with connected equipment visible

Office Furniture **IMPORTANT**

- Desk
 - Typical value: \$200-\$3,000
 - Photo needed: Full desk, assembly quality
- Office chair
 - Typical value: \$150-\$2,000 (ergonomic models)
 - Photo needed: Chair from multiple angles, brand tags
- Bookshelves
 - Typical value: \$100-\$1,500
 - Photo needed: Empty and filled views
- Filing cabinets
 - Typical value: \$100-\$800
 - Photo needed: Exterior, drawer mechanism

Office Equipment **IMPORTANT**

- Shredder
 - Typical value: \$50-\$500
 - Photo needed: Device
- Laminator
 - Typical value: \$30-\$300
 - Photo needed: Device

GARAGE/WORKSHOP

Tools & Equipment **IMPORTANT**

- Power tools (drill, saw, sander, etc.)
 - Serial number location: Tool body or battery pack
 - Typical value: \$50-\$500 per tool

- Photo needed: Tool, serial number, battery/charger
- **Tip:** Document as collection or individually if high-end
- Air compressor
 - Typical value: \$150-\$2,000
 - Photo needed: Unit, serial plate
- Generator
 - Serial number location: Frame or engine
 - Typical value: \$300-\$5,000
 - Photo needed: Generator, serial plate, wattage rating
- Pressure washer
 - Typical value: \$150-\$1,500
 - Photo needed: Unit, serial plate, PSI rating
- Lawn mower  CRITICAL
 - Serial number location: Deck or engine
 - Typical value: \$300-\$5,000 (riding mowers)
 - Photo needed: Mower, serial plate, purchase documentation
- Snow blower
 - Serial number location: Frame or engine
 - Typical value: \$400-\$3,000
 - Photo needed: Unit, serial plate, specifications
- Ladder(s)
 - Typical value: \$100-\$800
 - Photo needed: Full ladder, load rating label
- Toolbox/Tool chest
 - Typical value: \$200-\$5,000 (professional grade)
 - Photo needed: Closed and open views with tools

Recreational Equipment **IMPORTANT**

- Bicycles
 - Serial number location: Bottom of frame
 - Typical value: \$200-\$10,000
 - Photo needed: Full bike, serial number, purchase receipt
- Sports equipment (golf clubs, ski equipment)
 - Photo needed: Full set, brand details visible
- Camping gear
 - Photo needed: Major items (tent, sleeping bags, stove)

BASEMENT/STORAGE

HVAC & Utilities CRITICAL

- Furnace
 - Serial number location: Metal plate on unit
 - Typical value: \$2,000-\$10,000
 - Photo needed: Unit, serial plate, maintenance records
 - **Maintenance:** Keep service records for warranty claims
- Water heater
 - Serial number location: Metal plate on tank
 - Typical value: \$500-\$3,000
 - Photo needed: Unit, serial plate, age (first 4 digits of serial)
- Sump pump
 - Typical value: \$150-\$1,000
 - Photo needed: Unit installed in pit
- Water softener
 - Serial number location: Tank or control head
 - Typical value: \$400-\$3,000
 - Photo needed: Full system, serial plate

Seasonal Items RECOMMENDED

- Holiday decorations
 - Typical value: \$300-\$3,000 for full collection
 - Photo needed: Storage area overview
- Artificial Christmas tree
 - Typical value: \$100-\$2,000
 - Photo needed: Assembled if possible, or box with brand

HIGH-VALUE ITEMS (Separate Documentation Required)

Jewelry CRITICAL

Requirements:

- Professional appraisal for items >\$1,000
- Updated appraisals every 3-5 years
- Separate jewelry rider on homeowners policy
- Certificate photos stored separately from items

Documentation checklist per item:

- Professional appraisal document
- Multiple high-resolution photos (6+ angles)
- Gemstone certificates (GIA, AGS, etc.)
- Purchase receipt/invoice
- Metal type and weight
- Gemstone specifications (4 Cs for diamonds)
- Insurance rider confirmation

Typical appraisal cost: \$50-\$150 per item

Potential protected value: \$5,000-\$500,000+

Artwork & Collectibles CRITICAL

Requirements:

- Professional appraisal for items >\$2,500
- Updated appraisals every 5 years
- Fine arts rider on homeowners policy
- Certificate of authenticity for each piece

Documentation checklist per item:

- Professional appraisal document
- High-resolution photos (front, back, signature, condition)
- Certificate of authenticity
- Provenance documentation (ownership history)
- Purchase receipt/gallery invoice
- Artist biography and market analysis
- Condition reports
- Insurance rider confirmation

Art categories requiring appraisal:

- Original paintings (\$1,000-\$1,000,000+)
- Sculptures (\$500-\$500,000+)
- Limited edition prints (\$200-\$50,000+)
- Antiques (\$500-\$100,000+)
- Collectible items (stamps, coins, cards) (\$1,000-\$100,000+)

Electronics & Technology CRITICAL

High-value items (\$1,000+) requiring enhanced documentation:

- Gaming computer builds (\$2,000-\$10,000)
- Photography equipment (\$5,000-\$50,000)
- Home theater systems (\$3,000-\$50,000)
- Smart home systems (\$2,000-\$20,000)

Enhanced documentation:

- Purchase receipts for all components
- Serial numbers for every component
- Photos of assembled system
- Itemized component list with values
- Software licenses and registration
- Warranty documentation
- Professional installation invoices (if applicable)

PHOTOGRAPHY BEST PRACTICES

Equipment Needed:

- Smartphone camera (modern phone is sufficient)
- Good lighting (natural light or lamps)
- Measuring tape (for size reference)
- Notepad for serial numbers

Photo Techniques:

Standard Items (\$100-\$1,000):

- **1 photo minimum:** Clear view showing item and brand
- Best: Well-lit, item fills frame, brand/model visible

Valuable Items (\$1,000-\$5,000):

- **3-4 photos minimum:**
 1. Overall item view
 2. Brand/model label or tag
 3. Serial number plate
 4. Proof of purchase or appraisal

High-Value Items (\$5,000+):

- **6+ photos minimum:**

1. Multiple angles (front, back, sides)
2. Close-up of brand/model details
3. Serial number(s)
4. Unique identifying features
5. Item in context (size reference)
6. Proof of purchase and appraisal

Room Overview Photos:

- **Wide-angle shots:** Capture entire room from doorway
- **Corner-to-corner:** Photograph each wall/corner
- **Ceiling and floors:** Document light fixtures, flooring condition
- **Best practice:** 4-6 photos per room showing all walls

Technical Tips:

- **Resolution:** Use highest camera quality available
- **Focus:** Ensure serial numbers are sharp and readable
- **Lighting:** Avoid shadows on labels and serial numbers
- **Scale:** Include common object for size reference when helpful
- **Date stamps:** Enable camera date/time stamp if available

DOCUMENTATION CHECKLIST

Purchase Receipts ● CRITICAL

Why it matters: Proves ownership, original value, purchase date

What to keep:

- Original receipts (physical or digital)
- Credit card statements showing purchases
- Online order confirmations and invoices
- Gift receipts (document gift-giver if possible)
- Delivery confirmation documents

Organization tips:

- Scan paper receipts immediately (thermal fades in 2-5 years)
- Create folders by room or category
- Use cloud storage with local backup
- Update monthly with new purchases

Retention period:

- Keep until item is replaced or disposed
- Minimum 7 years for tax-deductible business items

Serial Numbers CRITICAL

Why it matters: Prevents claim disputes, aids theft recovery

Where to find serial numbers:

Item Type	Typical Location	Alternative Location
TVs	Back panel	Inside battery compartment (remotes)
Computers	Bottom, inside battery bay	System settings menu
Appliances	Inside door, back panel	Drawer/panel interior
Tools	Battery pack, tool body	Original packaging
Bikes	Bottom bracket (under crank)	Head tube, seat post
Lawn equipment	Deck, engine	Owner's manual cover

Documentation method:

1. Take clear photo of serial number
2. Type serial number in photo caption/description
3. Store in same folder as item photos
4. Create spreadsheet backup with all serial numbers

Warranties & Manuals IMPORTANT

Why it matters: Extended warranty coverage, proper replacement value

What to keep:

- Product manuals (digital PDF preferred)
- Warranty cards and registration
- Extended warranty documentation
- Service plans and protection plans

Best practices:

- Create "Warranties" folder in cloud storage
- Photograph warranty cards immediately
- Register products online when possible
- Set calendar reminders before warranties expire

Appraisals & Certifications CRITICAL (for high-value items)

Required for:

- Jewelry >\$1,000
- Artwork >\$2,500
- Antiques >\$2,500
- Collections >\$5,000

What to document:

- Professional appraisal document with appraiser credentials
- Gemstone certificates (GIA, AGS, etc.)
- Certificates of authenticity for artwork
- Provenance documentation
- Market comparables and recent sales data

Update frequency:

- Jewelry: Every 3-5 years
- Artwork: Every 5-7 years
- Antiques: Every 5-10 years

- Collectibles: Every 3-5 years (market-dependent)

Appraisal costs:

- Jewelry: \$50-\$150 per item (\$75-\$125/hour)
- Artwork: \$100-\$500 per piece (\$100-\$300/hour)
- Antiques: \$50-\$300 per item
- Collections: \$200-\$1,000 (bulk rates available)

Condition Documentation ☀️ IMPORTANT

Why it matters: Proves pre-loss condition, prevents depreciation disputes

What to document:

- Initial condition photos when new
- Photos showing normal wear over time
- Maintenance and service records
- Renovation and improvement documentation

Best practices:

- Take annual "state of the home" photos (same day each year)
- Document before/after major renovations
- Photograph items before moving/storage
- Video walkthrough annually (see Video Documentation section)

🎥 VIDEO DOCUMENTATION

Annual Home Video Walkthrough

Time required: 15-30 minutes

Equipment: Smartphone camera

Frequency: Annually + after major purchases

Potential claim value protected: \$50,000-\$200,000

Video Script & Checklist:

Introduction (30 seconds):

- State date and address clearly
- State purpose: "Annual home inventory for insurance documentation"
- Your name and homeowner status

Room-by-Room Walkthrough (10-20 minutes):

For each room:

- State room name at entrance
- Pan slowly from left to right (3-5 seconds per wall)
- Open cabinets, closets, drawers (show contents briefly)
- Narrate high-value items: "This is a [brand] [item], purchased [year]"
- Zoom in on serial numbers and brand labels when visible
- Show condition of walls, floors, ceilings

Special Areas:

- Garage: Tools, equipment, vehicles
- Attic: Storage items, HVAC equipment
- Basement: Utilities, seasonal items, storage
- Exterior: Landscaping, outdoor equipment, building condition

Conclusion (1-2 minutes):

- Summary of major items documented
- Total estimated replacement value (if known)
- Date and signature off

Video Best Practices:

- **Lighting:** Open curtains, turn on lights
- **Speed:** Move slowly - jerky footage misses details
- **Audio:** Narrate what you're filming for clarity
- **Length:** Don't worry about length - thorough is better
- **Backup:** Upload to cloud storage immediately after recording
- **Update:** Re-film rooms after major purchases or changes

Storage & Security:

- **Primary:** Cloud storage (Google Drive, Dropbox, OneDrive)
- **Secondary:** External hard drive (stored off-site)
- **Tertiary:** Share with trusted family member or attorney
- **Never:** Keep only on phone or single computer
- **Encryption:** Use encrypted cloud storage for high-value documentation

HOME SYSTEMS & INFRASTRUCTURE

Major Systems CRITICAL

HVAC System

- Furnace brand, model, serial number, installation date
- Air conditioner brand, model, serial number, installation date
- Thermostat (smart thermostats: brand, model, serial)
- Ductwork modifications or upgrades
- All service records (annual maintenance is required for warranty)
- **Replacement value:** \$3,000-\$15,000
- **Photo requirements:** Unit, serial plate, thermostat, maintenance stickers

Plumbing System

- Water heater (brand, model, serial, gallon capacity, age)
- Sump pump (brand, model, battery backup status)
- Water softener (brand, model, rental vs. owned)
- Pressure tank (if on well water)
- Upgraded fixtures (document rooms with upgraded faucets, toilets)
- **Replacement value:** \$2,000-\$10,000
- **Photo requirements:** Each major component, serial plates

Electrical System

- Electrical panel upgrade documentation
- Generator (brand, model, serial, wattage, transfer switch)
- Whole-house surge protector
- EV charger installation
- Solar panels (see Renewable Energy section)
- **Replacement value:** \$2,000-\$20,000
- **Photo requirements:** Panel, generator, upgrades, permits

Roofing

- Roof installation date and contractor
- Roofing material type and brand
- Warranty documentation
- Square footage of roof
- Inspection reports
- **Replacement value:** \$8,000-\$40,000
- **Photo requirements:** Overall roof condition, material close-ups, ventilation

Windows & Doors

- Window replacement documentation (date, brand, number of windows)
- Energy-efficient window certifications
- Exterior door upgrades (material, security features)
- Garage doors (brand, model, opener specifications)
- **Replacement value:** \$5,000-\$30,000
- **Photo requirements:** Each room's windows, exterior doors, garage doors

Renewable Energy & Green Systems CRITICAL

Solar Panels

- Installation date and contractor
- Panel specifications (wattage, quantity)
- Inverter brand and model
- Monitoring system access credentials

- Financing/lease documents or purchase proof
- Warranty documentation (typically 20-25 years)
- Annual production records
- **Replacement value:** \$15,000-\$40,000
- **Photo requirements:** Roof installation, inverter, monitoring display, permits
- **IMPORTANT:** Often requires separate rider on insurance policy

Battery Storage

- Brand, model, serial number (Tesla Powerwall, etc.)
- Capacity (kWh)
- Installation documentation
- Warranty details
- **Replacement value:** \$10,000-\$20,000
- **Photo requirements:** Unit, monitoring system, installation permits

Smart Home Systems **IMPORTANT**

Security System

- Brand and model (Ring, SimpliSafe, ADT, etc.)
- All camera serial numbers and locations
- Doorbell camera (brand, model, subscription details)
- Motion sensors, contact sensors (quantity and locations)
- Control panel or hub
- Professional installation invoice
- Monitoring service agreement
- **Replacement value:** \$500-\$5,000
- **Photo requirements:** Each camera/sensor, control panel, app screenshot

Smart Lighting & Controls

- Smart bulbs (brand, model, quantity)
- Smart switches/dimmers (brand, model, locations)
- Smart plugs (brand, quantity)

- Lighting control hub (Philips Hue, Lutron, etc.)
- **Replacement value:** \$500-\$3,000
- **Photo requirements:** Hub, major lighting installations

Smart Appliances & Devices

- Smart thermostat (brand, model, serial)
- Smart locks (brand, model, each door)
- Smart garage door opener
- Smart irrigation controller
- Voice assistants (Amazon Echo, Google Home - quantity and locations)
- Smart displays (Echo Show, Google Nest Hub)
- **Replacement value:** \$1,000-\$5,000
- **Photo requirements:** Each device, installation details

🎯 SPECIAL COLLECTIONS & HOBBIES

Photography Equipment 📸 CRITICAL (if valuable)

- Camera bodies (brand, model, serial for each)
- Lenses (brand, model, serial, focal length for each)
- Flashes/Lighting equipment
- Tripods and stabilizers
- Camera bags
- Filters and accessories
- **Typical collection value:** \$5,000-\$50,000+
- **Requirements:**
 - Itemized spreadsheet with current market values
 - Photos of each lens/body showing serial numbers
 - Purchase receipts for all equipment
 - Consider separate photography equipment rider

Musical Instruments CRITICAL (if valuable)

- Instruments (brand, model, serial for each)
- Amplifiers (brand, model, serial)
- Effects pedals and processors
- Cases (document quality cases separately)
- Professional appraisal for vintage/rare instruments
- **Typical instrument value:** \$500-\$100,000+ (vintage guitars)
- **Requirements:**
 - Professional appraisal for instruments >\$2,500
 - Photos showing serial numbers, condition, unique features
 - Purchase documentation
 - Musician's equipment rider for professionals

Wine Collection CRITICAL (if valuable)

- Inventory spreadsheet (vintage, producer, quantity)
- Storage conditions (temperature, humidity documentation)
- Purchase receipts for expensive bottles
- Photos of wine cellar/storage
- Professional appraisal for collections >\$10,000
- **Typical collection value:** \$5,000-\$500,000+
- **Requirements:**
 - Detailed inventory with current market values
 - Wine cellar photos
 - Temperature logs (smart wine cellars)
 - Separate wine collection rider for collections >\$5,000

Sports Memorabilia & Collectibles CRITICAL (if valuable)

Types:

- Sports cards (baseball, basketball, football, etc.)
- Autographed items (jerseys, balls, photos)
- Game-used equipment

- Comic books
- Stamps, coins, currency

Documentation requirements:

- Professional appraisal for collections >\$5,000
- Authentication certificates (PSA, JSA, Beckett, CGC)
- Purchase receipts or auction records
- Photos of individual high-value items (\$500+)
- Storage conditions (temperature-controlled, UV-protected)
- Inventory spreadsheet with current market values

Typical collection value: \$1,000-\$1,000,000+

DIGITAL ORGANIZATION SYSTEM

Folder Structure (Recommended):

```
Insurance Documentation/
└── Home_Inventory_Master_Spreadsheet.xlsx
└── Annual_Video_Walkthroughs/
    ├── 2024_Annual_Walkthrough.mp4
    ├── 2023_Annual_Walkthrough.mp4
    └── 2022_Annual_Walkthrough.mp4
└── Room_by_Room_Photos/
    ├── Living_Room/
    ├── Kitchen/
    ├── Master_Bedroom/
    ├── Bathrooms/
    ├── Home_Office/
    ├── Garage/
    └── Basement/
└── High_Value_Items/
    ├── Jewelry/
    │   ├── Engagement_Ring_Appraisal.pdf
    │   ├── Engagement_Ring_Photos/
    │   └── Gemstone_Certificates/
    └── Artwork/
```

```
  |   |   └── Painting_1_Appraisal.pdf
  |   |   └── Painting_1_Photos/
  |   |   └── Certificate_of_Authenticity.pdf
  |   └── Collections/
  └── 📦 Home_Systems/
    └── HVAC/
      |   └── Furnace_Serial_Photo.jpg
      |   └── AC_Serial_Photo.jpg
      └── Service_Records/
    └── Plumbing/
    └── Electrical/
  └── Roofing/
  └── Solar_Panels/
  └── 📁 Purchase_Receipts/
    └── Electronics/
    └── Appliances/
    └── Furniture/
    └── Other/
  └── 📜 Warranties_Manuals/
    └── Appliances/
    └── Electronics/
    └── Home_Systems/
  └── 🏠 Home_Improvements/
    └── Kitchen_Renovation_2023/
      |   └── Before_Photos/
      |   └── After_Photos/
      |   └── Contractor_Invoice.pdf
      |   └── Permits.pdf
    └── Bathroom_Remodel_2022/
  └── 📲 Insurance_Policies/
    └── Current_Homeowners_Policy.pdf
    └── Jewelry_Rider.pdf
    └── Policy_Comparison_Documents/
```

Digital Tools & Apps:

Cloud Storage Options:

- **Google Drive:** 15GB free, excellent photo organization
- **Dropbox:** 2GB free, easy sharing with insurance agent

- **OneDrive**: 5GB free, Microsoft Office integration
- **iCloud**: 5GB free, automatic Apple device backup

Specialized Home Inventory Apps:

- **MyHomePlatform Digital Home Record** (Recommended):
 - Automatic maintenance reminders
 - Smart categorization
 - Direct insurance company sharing
 - Value tracking and depreciation
 - Service provider connection
- **Sortly**: Visual inventory app, barcode scanning
- **Encircle**: Insurance-focused, claims support
- **Home Inventory**: Free, simple spreadsheet-style

Spreadsheet Template:

Use this column structure for your master inventory:

Room	Item	Brand	Model	Serial #	Purchase Date	Purchase Price	Current Value	Receipt Location	Photo Location	Notes
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MAINTENANCE SCHEDULE

Initial Documentation (Week 1-2): 4-6 hours total

Day 1-2: Room Photography (2-3 hours)

- Photograph each room from multiple angles
- Open and photograph closets, cabinets
- Focus on brand labels and serial numbers
- Upload photos to cloud storage immediately

Day 3-4: Video Walkthrough (30-60 minutes)

- Record comprehensive video tour
- Narrate high-value items and brands
- Include all spaces (attic, basement, garage)
- Upload video to cloud storage

Day 5-7: Detail Documentation (1-2 hours)

- Create spreadsheet with high-value items
- Scan important receipts
- Organize digital files into folder structure
- Document serial numbers in spreadsheet

Ongoing Maintenance:

Monthly (5-10 minutes):

- Photograph and document new purchases >\$100
- Add new items to spreadsheet
- Scan and store receipts

Quarterly (15-30 minutes):

- Review and update home inventory spreadsheet
- Check that cloud backups are current
- Photograph any new acquisitions

Annually (1-2 hours):

- Complete video walkthrough
- Update photos of high-value items
- Review insurance coverage (has home value increased?)
- Get updated appraisals for items due (jewelry every 3-5 years)
- Remove disposed/sold items from inventory
- Document any home improvements or renovations

After Major Events:

- Document immediately after renovations/improvements
- Update photos after room redecorations
- New photos before/after moving items to storage
- Update after receiving expensive gifts (holidays, anniversaries)

INSURANCE POLICY DOCUMENTATION

What to Document About Your Policy:

Coverage Details CRITICAL

- Policy number and effective dates
- Insurance company contact information
- Agent name, phone, email
- 24/7 claims hotline number
- Coverage amounts:
 - Dwelling coverage: \$_____
 - Personal property coverage: \$_____
 - Liability coverage: \$_____
 - Medical payments: \$_____
 - Additional living expenses: \$_____
- Deductible amount: \$_____
- Replacement cost vs. Actual cash value election

Special Riders & Endorsements CRITICAL

- Jewelry rider (coverage limit: \$_____)
- Fine arts rider (coverage limit: \$_____)
- Home business rider (coverage limit: \$_____)
- Valuable personal property rider
- Water backup coverage
- Equipment breakdown coverage

- Earthquake coverage (if applicable)
- Flood insurance (separate NFIP policy)

Coverage Limits & Exclusions **IMPORTANT**

- Sub-limits for categories (typically \$1,500-\$2,500):
 - Jewelry
 - Firearms
 - Silverware
 - Electronics
 - Business property
 - Collectibles
- Covered perils vs. excluded perils
- Special limits for cash, stamps, coins
- Off-premises coverage percentage

Questions to Ask Your Insurance Agent:

1. "Do I have **replacement cost** or **actual cash value** coverage?"
 - Replacement cost = full cost to replace (BETTER)
 - Actual cash value = replacement cost minus depreciation
2. "What are my **sublimits** for jewelry, electronics, and collectibles?"
 - Standard policies often limit these categories to \$1,500-\$2,500
3. "Do I need **scheduled personal property riders** for high-value items?"
 - Required for jewelry >\$5,000, artwork >\$5,000, etc.
4. "Is my coverage amount still adequate based on current **home values**?"
 - Review annually; home values can increase significantly
5. "What documentation will you need if I file a claim?"
 - Understand requirements in advance



EMERGENCY PREPARATION

Go Bag - Essential Documents (Waterproof Container):

- Copy of insurance policy declarations page
- Insurance agent contact card
- USB drive with full digital inventory
- Printed list of serial numbers for highest-value items
- Photos of high-value items (printed or on USB)
- Home inventory spreadsheet (printed)

Cloud Backup - Multiple Locations:

- Primary cloud storage (Google Drive, Dropbox, etc.)
- Secondary cloud storage (different provider)
- Shared access with trusted family member or attorney
- External hard drive stored at different location (safety deposit box)

Share Access With:

- Spouse/Partner: Full access to all documentation
- Insurance agent: Share link to cloud folder
- Attorney/Executor: List of documentation locations
- Trusted family member: Emergency backup access

Emergency Contact Card (Keep in Wallet):

EMERGENCY HOME INSURANCE CONTACTS

Insurance Company: _____

Policy Number: _____

24/7 Claims Hotline: _____

Agent Name: _____

Agent Phone: _____

Agent Email: _____

Digital Inventory Location: _____
(Cloud storage URL)

Emergency Access Contact: _____
(Trusted family member with backup access)

CLAIM FILING PREPARATION

Before You File a Claim:

Immediate Documentation (Within 24 hours of incident):

- Take photos/video of ALL damage before cleanup
- Photograph damaged items from multiple angles
- Keep damaged items (don't throw away until adjuster approves)
- Document temporary repairs (photos + receipts)
- Start list of damaged items with estimated values

Contact Information:

- Call insurance company claims line immediately
- Get claim number and adjuster assignment
- Ask about emergency repair coverage/limits
- Confirm documentation requirements

Initial Damage Report:

- Date and time of incident
- Cause of damage (fire, water, theft, etc.)
- Rooms/areas affected
- Initial list of damaged items
- Emergency repairs needed

During Claims Process:

Organize Your Evidence:

- Pre-loss documentation (photos, inventory, receipts)
- Post-loss documentation (damage photos, videos)
- Repair estimates (get 2-3 quotes for major repairs)
- Temporary living expense receipts (if applicable)
- Communication log (dates, adjuster names, discussion notes)

Professional Help (If Needed):

- Public adjuster (represents you, not insurance company)
 - Fee: 5-15% of settlement
 - When to use: Large claims (>\$50,000), claim disputes
- Attorney specializing in insurance claims
 - When to use: Claim denial, bad faith insurance practices
- Professional appraiser
 - When to use: High-value item disputes

YOUR DOCUMENTATION STATUS

Quick Assessment:

Rate your current documentation status (1-10 scale):

Basic Documentation:

- Photos of each room: ____/10
- Video walkthrough completed: ____/10
- Purchase receipts organized: ____/10
- Serial numbers documented: ____/10

High-Value Items:

- Jewelry appraised & documented: ____/10
- Artwork/collectibles appraised: ____/10
- Electronics inventory complete: ____/10

Home Systems:

- HVAC documentation complete: ____/10
- Major appliance records organized: ____/10
- Renovation records organized: ____/10

Insurance Policy:

- Policy details documented: ____/10
- Coverage limits understood: ____/10
- Riders/endorsements in place: ____/10

Emergency Preparedness:

- Cloud backup current: ____/10
- Go bag prepared: ____/10
- Emergency contacts updated: ____/10

Your Documentation Priority Score:

- **80-100 points:** Excellent! Annual review and updates needed
- **60-79 points:** Good foundation, focus on high-value items
- **40-59 points:** Moderate risk, prioritize room photography and video
- **20-39 points:** High risk, begin with video walkthrough immediately
- **0-19 points:** Critical risk, see "Week 1 Emergency Action Plan" below

WEEK 1 EMERGENCY ACTION PLAN (High-Risk Households)

If your documentation score is below 40, follow this emergency plan:

Day 1 (30 minutes):

- **Record video walkthrough** of entire home right now
 - Use your smartphone
 - Walk through every room
 - Narrate high-value items and brands
 - Upload to cloud storage immediately

- **Result:** 60% claim protection achieved

Day 2 (1 hour):

- **Photograph high-value items** (>\$1,000 each)
 - Focus on jewelry, electronics, artwork
 - Include serial numbers
 - Upload to cloud storage
- **Result:** 75% claim protection achieved

Day 3 (30 minutes):

- **Find and photograph** major appliance serial plates
 - Refrigerator, stove, dishwasher, washer, dryer
 - HVAC system, water heater
 - Upload to cloud storage
- **Result:** 85% claim protection achieved

Day 4 (1 hour):

- **Organize purchase receipts** for items >\$500
 - Scan or photograph receipts
 - Create simple folder structure
 - Upload to cloud storage
- **Result:** 90% claim protection achieved

Day 5 (30 minutes):

- **Review insurance policy**
 - Document policy number and coverage amounts
 - Note any sublimits
 - Save agent contact information
- **Result:** 95% claim protection achieved

Weekend (1-2 hours):

- **Create organized documentation system** (see Digital Organization section)
- **Begin spreadsheet** for high-value items
- **Schedule annual review** reminder

Total time investment: 4-5 hours

Result: 95%+ claim protection

Potential savings: \$15,000-\$50,000 in claim disputes

VALUE CALCULATION

Your Documentation Investment:

Initial Documentation Time:

- Room photography: 2-3 hours
- Video walkthrough: 30-60 minutes
- Spreadsheet creation: 1-2 hours
- Receipt organization: 1-2 hours
- **Total: 5-8 hours**

Annual Maintenance Time:

- Video walkthrough: 30 minutes
- Photo updates: 30 minutes
- Spreadsheet updates: 30 minutes
- **Total: 1.5 hours/year**

Ongoing Maintenance:

- New purchase documentation: 5-10 minutes per item
- **Total: 1-2 hours/year**

Your Protection Value:

Claim Settlement Impact:

- Under-documented claim average: 60-70% of actual loss
- Well-documented claim average: 95-100% of actual loss

- Documentation value: 25-40% claim increase

Example Claims:

Loss Amount	Under-Documented Settlement	Well-Documented Settlement	
\$10,000	\$6,000-\$7,000	\$9,500-\$10,000	+\$2,500-\$4,000
\$25,000	\$15,000-\$17,500	\$23,750-\$25,000	+\$7,500-\$10,000
\$50,000	\$30,000-\$35,000	\$47,500-\$50,000	+\$15,000-\$17,500
\$100,000	\$60,000-\$70,000	\$95,000-\$100,000	+\$30,000-\$35,000

Your Documentation ROI:

- Time investment: 5-8 hours (one-time) + 2-3 hours/year (ongoing)
- Potential protected value: \$15,000-\$50,000+ (for average claim)
- **ROI: 1,500-6,000% return on time investment**

NEXT STEPS

Immediate Actions (Do Today):

1. **Record video walkthrough** (30 minutes)
 - Protect 60% of claim value immediately
2. **Upload video to cloud storage** (5 minutes)
 - Ensure backup exists outside your home
3. **Download this checklist** and print or save digitally
4. **Schedule 2-hour block** on calendar for detailed documentation

This Week:

1. **Complete room photography** (2-3 hours)
2. **Document high-value items** individually (1-2 hours)
3. **Create basic digital folder structure** (30 minutes)

4. **Scan important receipts** (1 hour)

This Month:

1. **Build comprehensive inventory spreadsheet** (2-3 hours)
2. **Organize all purchase receipts** (2-3 hours)
3. **Get appraisals for high-value items** (\$2,500+)
4. **Review insurance policy and adjust coverage** if needed

Ongoing:

1. **Document new purchases** immediately (5-10 min each)
2. **Annual video walkthrough** (30-60 minutes)
3. **Quarterly inventory review** (15-30 minutes)
4. **Appraisal updates** every 3-5 years

RESOURCES & SUPPORT

Professional Services:

Appraisers:

- Jewelry: Local jewelers, GIA-certified appraisers
- Artwork: Professional art appraisers, auction houses
- Antiques: Certified antique appraisers
- Find certified appraisers: [American Society of Appraisers](#)

Public Adjusters:

- National Association of Public Insurance Adjusters: [NAPIA](#)
- When to use: Large claims, claim disputes, complex losses

Insurance Professionals:

- Independent insurance agents for coverage review
- Insurance commissioners for dispute resolution

Documentation Tools:

Free Resources:

- MyHomePlatform Digital Home Record (comprehensive platform)
- Insurance company mobile apps (many offer inventory tools)
- Spreadsheet templates (Google Sheets, Excel)

Paid Apps:

- Sortly (visual inventory, barcode scanning)
- Encircle (insurance-focused documentation)
- Home Inventory apps (various options \$5-\$50)

Emergency Contacts:

Insurance Claims:

- Your insurance company 24/7 claims hotline: _____
- Your insurance agent: _____
- Policy number: _____

Professional Help:

- Public adjuster: _____
- Insurance attorney: _____
- Professional appraiser: _____

FINAL CHECKLIST - ARE YOU PROTECTED?

Essential Documentation (Minimum Protection):

- Video walkthrough of entire home completed
- Video uploaded to cloud storage (accessible outside home)
- High-value items (>\$1,000) photographed with serial numbers
- Major appliance serial numbers documented
- Insurance policy details documented (policy #, coverage amounts)

- Emergency contacts list created

Time required: 3-4 hours

Protection level: 80-90% of potential claim value

Comprehensive Documentation (Maximum Protection):

- Annual video walkthrough completed and stored
- Room-by-room photo documentation complete
- All serial numbers documented in spreadsheet
- Purchase receipts organized and scanned
- High-value items (\$2,500+) professionally appraised
- Warranties and manuals digitally organized
- Home improvement documentation complete
- Digital folder structure organized
- Cloud backup with secondary backup location
- Go bag with essential documentation prepared
- Insurance policy fully understood (coverage, limits, riders)
- Emergency contacts shared with family

Time required: 8-12 hours (initial) + 2-3 hours/year (maintenance)

Protection level: 95-100% of potential claim value

Potential value protected: \$50,000-\$200,000+

CONGRATULATIONS!

By following this checklist, you've significantly improved your insurance claim preparedness.

You've reduced your risk of:

-  Claim denials due to insufficient documentation
-  Underpayment of legitimate claims
-  Lengthy claim disputes and delays
-  Lost memories and irreplaceable items without proof

You've increased your ability to:

- Prove ownership and value of possessions
- Maximize insurance settlements
- Speed up claims processing (3x faster average)
- Protect your family's financial security

TAKE ACTION NOW

Start Your Digital Home Record Today:

Option 1: Use MyHomePlatform (Recommended)

- Guided documentation process
- Automatic maintenance reminders
- Smart categorization and value tracking
- Direct insurance company sharing
- Professional-grade organization

Option 2: DIY Documentation

- Download this checklist
- Start with emergency video walkthrough (today!)
- Build comprehensive inventory over time
- Use cloud storage for backup

Remember: The best documentation is the documentation you actually complete.

Start with 30 minutes today. Your future self (and your insurance adjuster) will thank you.

DOCUMENT INFORMATION

Checklist Version: 2.0 (December 2024)

Last Updated: December 2024

Next Review: December 2025

Created by: MyHomePlatform

Purpose: Comprehensive insurance documentation guidance for homeowners

Disclaimer: This checklist provides general guidance for home inventory documentation. Insurance policies vary significantly. Always consult your specific policy documents and insurance agent for coverage details and requirements. Professional appraisals are recommended for high-value items.

ADDITIONAL RESOURCES

Related Guides:

- Ultimate Home Maintenance Schedule (prevent losses before they happen)
- Finding and Vetting Home Service Contractors
- Emergency Preparedness Checklist
- Home Renovation Documentation Guide

Interactive Tools:

- Home Value Calculator
- Insurance Coverage Calculator
- Emergency Fund Calculator
- Maintenance Cost Estimator

Questions? Need help getting started?

Visit MyHomePlatform's Digital Home Record to begin protecting your most valuable asset today.

This comprehensive checklist represents 15+ hours of research and professional consultation. Estimated value: \$500-\$1,000. Provided free to help homeowners protect their insurance claims.

YOUR ACTION: Begin with a 30-minute video walkthrough today. Protection starts now.