FREE RESOURCE · LEGACY VAULT AMERICA

The Complete Home Inventory Checklist

Your insurance policy covers the value of what you lost. The burden of proving what you lost falls entirely on you. This room-by-room checklist is how you build that proof, before you ever need it.

How to use this checklist

1. **One room at a time.** A room per evening beats a whole house in one exhausting Saturday.
2. **Photograph first, list second.** Wide shots of the room, then closer shots of each significant item.
3. **Open everything.** Drawers, closets, cabinets, bins. Forgotten items are unpaid items.
4. **Check the box only when the item is photographed AND listed** with the details at right.
5. **Store copies away from home.** A record that burns with the house is not a record.

Why this matters

After a fire, theft, or disaster, your insurer asks for an itemized list of everything you lost, with values. Consumer groups report insurers strictly enforcing that requirement before releasing personal property benefits.

Families without documentation rebuild that list from memory, in shock. Families with a current inventory hand over a document. The difference is routinely thousands of dollars.

For every item, capture: (the details adjusters actually use)

- ✓ A clear photo
- ✓ Description
- ✓ Brand + model
- ✓ Serial number (electronics, tools, appliances)
- ✓ Purchase date + price, if known
- ✓ Replacement cost today
- ✓ Condition notes
- ✓ Receipt or statement, if you have it

Keep receipts and appraisals with the inventory. Dated photos prove condition and fight unfavorable depreciation. Serial numbers prove exactly what model you owned.

Living & Family Areas

Living / Family Room

- [ ] Sofas, sectionals, recliners
- [ ] Television(s) + brand, size, serial
- [ ] Sound system, soundbar, speakers
- [ ] Streaming boxes, game consoles + controllers
- [ ] Coffee and end tables
- [ ] Bookshelves + the books on them
- [ ] Rugs and curtains
- [ ] Lamps and light fixtures you own
- [ ] Artwork, mirrors, wall decor
- [ ] Decor, vases, candle holders, plants + pots
- [ ] Board games, puzzles, media collections
- [ ] _____
- [ ] _____

Entry / Hallways

- [ ] Console tables, benches, coat racks
- [ ] Mirrors and artwork
- [ ] Coats, jackets, umbrellas in the closet
- [ ] Shoes and bags by the door
- [ ] _____

Dining Room

- [ ] Dining table and chairs
- [ ] Buffet, hutch, bar cart
- [ ] China, serving dishes, glassware
- [ ] Silverware and serving sets **(sublimit category)**
- [ ] Table linens
- [ ] Artwork and decor
- [ ] _____
- [ ] _____

Home Office

- [ ] Desk(s) and chair(s)
- [ ] Computers, monitors + serials **(often capped)**
- [ ] Printers, scanners, routers
- [ ] Tablets, e-readers, accessories
- [ ] External drives, cameras, gear
- [ ] Reference books and supplies
- [ ] Filing cabinets (photograph, do not list private papers)
- [ ] _____

Do not forget: what is inside the ottomans and cabinets, remotes and accessories, chargers, and anything mounted to the walls.

Kitchen, Bedrooms & Baths

Kitchen & Pantry

- [ ] Refrigerator, freezer (if you own them)
- [ ] Countertop appliances: mixer, espresso machine, air fryer, blender
- [ ] Cookware and bakeware sets
- [ ] Knife sets and cutlery
- [ ] Everyday dishes and glassware
- [ ] Small electronics: scales, kettles
- [ ] Specialty items: pressure cooker, bread maker
- [ ] _____
- [ ] _____

Laundry & Utility

- [ ] Washer and dryer (if you own them)
- [ ] Vacuums, steam cleaners, fans
- [ ] Ironing gear, drying racks
- [ ] Cleaning equipment worth replacing
- [ ] _____

Do not forget: the drawers. Utensil drawers, junk drawers, and gadget drawers add up to real money in every kitchen.

Primary Bedroom

- [ ] Bed frame, mattress, headboard
- [ ] Dressers and nightstands
- [ ] Clothing: count by category (suits, dresses, shoes, jeans)
- [ ] Watches and everyday jewelry **(see high-value page)**
- [ ] Handbags and accessories
- [ ] TV, devices, chargers
- [ ] Bedding sets and pillows
- [ ] _____

Other Bedrooms / Kids' Rooms

- [ ] Beds, dressers, desks per room
- [ ] Clothing by category, per person
- [ ] Toys, consoles, instruments
- [ ] Sports gear stored in closets
- [ ] _____
- [ ] _____

Bathrooms

- [ ] Grooming devices: dryers, shavers, styling tools
- [ ] Scales, mirrors, storage furniture
- [ ] Towel and linen sets
- [ ] _____

Garage, Outdoor & Storage

Garage & Workshop

- [ ] Power tools: drills, saws, sanders + serials
- [ ] Tool chests and hand tool sets
- [ ] Ladders, compressors, pressure washers
- [ ] Lawn equipment: mower, trimmer, blower
- [ ] Bicycles and e-bikes + serials
- [ ] Sports equipment: golf clubs, skis, camping gear
- [ ] Shelving and storage systems
- [ ] Automotive tools and accessories
- [ ] _____
- [ ] _____

Garages are theft targets. Tools and bikes are among the most commonly stolen items, and among the hardest to prove without serial numbers. Photograph the serial plates.

Patio & Outdoor

- [ ] Patio furniture sets
- [ ] Grill, smoker, outdoor kitchen gear
- [ ] Umbrellas, heaters, fire pit
- [ ] Planters and outdoor decor
- [ ] Pool and spa equipment you own
- [ ] _____

Attic / Storage / Offsite Unit

- [ ] Holiday decorations (count the bins)
- [ ] Luggage sets
- [ ] Stored furniture and heirlooms
- [ ] Keepsakes, photo albums, memorabilia
- [ ] Seasonal clothing bins
- [ ] Anything in an offsite storage unit
- [ ] _____
- [ ] _____

Storage units count. Belongings offsite are usually covered under the same policy, commonly up to about 10 percent of your personal property limit. Document them the same way.

High-Value Items

List jewelry, watches, firearms, instruments, art, collectibles, cameras, and anything else of unusual value here, individually. These are the items standard policies cap with sublimits, and the ones most worth scheduling on your policy with an appraisal.

ITEM	SERIAL / MODEL	EST. VALUE	PHOTO ✓	RECEIPT / APPRAISAL?

Why this page matters most: standard policies commonly cap jewelry theft near $1,500 and firearms near $2,500, no matter how much total coverage you carry. Items above those caps need a scheduled personal property endorsement, which requires documentation and usually a current appraisal. Ask your insurance agent about scheduling anything on this page.

When the last room is done

1. **Back it up outside the house.** Copies of the list, photos, receipts, and appraisals belong somewhere a fire or burglary cannot reach: secure cloud storage, plus a copy with someone you trust.
2. **Check your coverage against your total.** Compare your real replacement total to the personal property limit on your declarations page, and review the special category caps for anything on the high-value page.
3. **Update after every major purchase.** A ten-minute habit keeps the record honest. Set a yearly reminder to walk the house once with fresh eyes.
4. **Tell your household where it lives.** Documentation nobody can find on the worst day helps nobody.

Where the checklist ends and we take over

This checklist builds a solid record, and for many families it is exactly enough. What it cannot do is organize itself to the documentation standards insurance adjusters work with, produce an official third-party record, or store itself securely with someone accountable for keeping it claim-ready.

That is what Legacy Vault America does. A specialist documents everything for you across Greater Las Vegas, or our guided process walks you through capturing it yourself, anywhere in the country, and we professionalize, format, and store it in your secure vault.

Get your custom quote: three priced options, no sales call

Web legacyvaultamerica.com **Call or text** 1-866-582-8580 **Email** hello@legacyvaultamerica.com

© Legacy Vault America