



Home Inventory Guide

Listing all your possessions in the event of a disaster such as fire, an earthquake or burglary can be difficult. The emotions experienced after a loss may present a big challenge when you try to remember all of your personal possessions. Natural Disasters can strike anywhere at anytime. It is very important to take inventory of your personal property before you have a loss.

A complete household inventory can help you establish:

- A record of the contents of your home and their value.
- A record of serial numbers of your electronic goods and appliances.
- An indication of whether or not your insurance coverage is adequate.

A home inventory should be completed to keep track of your belongings and valuable items. A home inventory guide is available to all consumers through the Department of Insurance by calling us at 800-927-4357 or visit our website at www.insurance.ca.gov and download the Home Inventory Guide.

Inventory Tips:

The National Association of Insurance Commissioners (NAIC) has launched an app for your iPhone® or Android phone which allows users to create a home inventory of your possessions. The free app lets you quickly photograph and capture images, descriptions and serial numbers, and stores the information electronically for safekeeping. Everything is organized by room and category, and a backup file is created for e-mail sharing. Photographs of household goods are especially useful when describing an item on paper is difficult or a purchase receipt cannot be obtained. Date stamps and any other pertinent information should be placed on each photograph. More information is available on the NAIC website.

We recommend the following tips:

- Walk around with a video camera, video every drawer and commentary about each item, email to someone offsite.
- Use the NAIC myHOME Scr.APP.book app which is available through iTunes for iPhone® and the Android Marketplace.
- Use this Department of Insurance paper version which provides insurance information and tips.

A duplicate of the inventory and supporting documentation, such as receipts and model numbers, should be kept in a secure location, such as a safe-deposit box, work office, or relative's home.

Financial documents such as insurance policies and mortgage information should also be included in these records. Home inventories should be updated at least three times per year, and new purchases should be reported to your insurance company so that you are adequately insured for the total value of your belongings.

Need for Documentation:

We recommend that you document all of your personal belongings in your home. The booklet that is available on our website is to be used as a reference, please note that the booklet includes the main sections of your home, many areas may be left out. Don't forget about other areas like extra closets, pantries, basements, attics, and so on. Walk through each room, taking notes and photos or videos of everything in the room.

Storing and Updating Your Inventory Guide

Storage of your Home Inventory Guide is essential. We recommend that you keep an updated copy of the document in hard copy or electronic storage device (such as an external drive or flash drive) in at least two of the following places:

- Fire resistant box in your home, i.e., a safe.
- At your place of employment in a locked cabinet.
- With a family member, close friend or relative.

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for more information:
qrco.de/cdir





- With your accountant and/or lawyer.
- Safety deposit box.

It is critical to keep your Home Inventory Guide up to date. Major purchases, such as televisions and refrigerators, should be included in this guide as soon as possible. Following the purchase, you will have more convenience. To keep your Home Inventory Guide up to date, we recommend reviewing and updating it three to four times a year (for example, at the start of each season). After you've finished your updates, consult with your agent or insurance company to see if your coverage is adequate or if additional coverage is required.

Homeowner's Bill of Rights:

Please visit our website for more information regarding Homeowner's Bill of Rights at www.insurance.ca.gov

Filing a Complaint (Request for Assistance)

CDI is committed to protecting your rights. Many questions can be answered over the phone. If we are unable to resolve the issue over the phone, you have the option of filing a Request for Assistance against the insurer or the agent/broker by mail or online on our website. The system will allow you to attach copies of all necessary documents, such as policies, canceled checks and correspondence. Some examples of the issues the Department may be able to help with include:

- Improper Denial of Claim
- Cancellation or non-renewal of a policy
- Delay in settlement
- Alleged misappropriation of premiums paid
- Alleged misrepresentation by an Agent/Broker or solicitor
- Unfair underwriting practices
- Dishonest or deceptive insurance sales tactics

Contact Us

Consumer Assistance Hotline:

1-800-927-4357

TTY 1-800-482-4833

Visit us on the web at:

www.insurance.ca.gov

To order additional materials contact

Community Relations & Outreach at:

crob@insurance.ca.gov



Led by Insurance Commissioner Ricardo Lara, the California Department of Insurance is the consumer protection agency for the nation's largest insurance marketplace and your best resource for honest and impartial answers to insurance questions. Knowledgeable insurance professionals are available through our consumer hotline. Call 1-800-927-HELP (4357) or visit www.insurance.ca.gov to view all of our consumer information guides and insurance resources. These tools are available to consumers free of charge.