HUDSON DOUGLAS PUBLIC ADJUSTERS

PERSONAL PROPERTY INVENTORY CHECKLIST

A room-by-room guide to documenting belongings after a fire or other property loss

Start with what you remember

A complete personal property inventory helps you identify belongings that were damaged, destroyed, or lost. Work one room at a time, including closets, cabinets, drawers, storage areas and items used only occasionally. This checklist is a memory aid, not a substitute for any inventory format or documentation your insurer requests.

Safety first: Do not enter damaged property until authorities say it is safe. Photograph items only when you can do so safely. Check with your insurer before disposing of damaged belongings.

Property and claim details

Property address: _____

Property owner / insured: _____

Insurance company: _____ Policy #: _____

Claim number: _____ Date of loss: _____

What to record for each lost or damaged item

- ☐ Room or location where the item was kept
- ☐ Description, brand, model and serial number when available
- ☐ Quantity and approximate age or purchase date
- ☐ Original purchase price, if known
- ☐ Estimated current replacement cost, with comparable price or quote if available
- ☐ Condition before the loss and whether damaged, destroyed or missing
- ☐ Photo, receipt, statement, warranty, appraisal or other evidence reference

If exact dates or prices are unknown, give your best good-faith estimate and clearly label it as an estimate. Your policy and insurer's claim requirements determine how values and coverage are evaluated.

Room-by-Room Memory Checklist

Check each category after reviewing it. The examples are prompts, not an exhaustive list. List individual belongings on the repeatable inventory worksheet below.

Living room and family room

- [ ] Sofas, chairs, recliners, ottomans, tables, shelving, cabinets
- [ ] Televisions, audio equipment, speakers, gaming and streaming devices
- [ ] Lamps, rugs, window coverings, artwork, clocks, books, games and décor

Dining room

- [ ] Dining table, chairs, buffet, hutch, sideboards and area rugs
- [ ] Serving dishes, china, glassware, flatware, linens and decorations

Kitchen, pantry and food storage

- [ ] Owned appliances: refrigerator, range, microwave, dishwasher and freezer
- [ ] Small appliances: coffee maker, toaster, blender, mixer, air fryer and kettle
- [ ] Pots, pans, bakeware, knives, utensils, dishes and food containers
- [ ] Pantry goods, spices, refrigerator/freezer food, cleaning products and kitchen linens

Bedrooms, closets and guest rooms

- [ ] Beds, mattresses, headboards, dressers, nightstands and lamps
- [ ] Sheets, pillows, blankets, comforters, mattress pads and towels
- [ ] Clothing by type and quantity, coats, shoes, hats, belts and accessories
- [ ] Handbags, luggage, jewelry, watches, electronics, books and keepsakes
- [ ] Guest-room supplies, seasonal clothes and under-bed storage

Bathrooms and laundry

- [ ] Towels, bathmats, shower curtains, storage cabinets and organizers
- [ ] Toiletries, cosmetics, grooming tools and personal-care devices
- [ ] Medications and medical supplies (keep sensitive details secure)
- [ ] Owned washer/dryer, iron, vacuum, steam cleaner and laundry supplies

Home office and electronics

- [ ] Desk, office chair, file cabinets, bookcases and office supplies
- [ ] Computers, monitors, printers, tablets, phones, cameras and accessories
- [ ] Drives, networking equipment, cables, software and peripherals
- [ ] Business-owned items (identify separately; special limits may apply)

Children's rooms, nursery and play areas

- [ ] Cribs, beds, dressers, changing tables, strollers and car seats
- [ ] Toys, games, books, school supplies, clothing and sports gear
- [ ] Bikes, scooters, ride-on toys, play equipment and keepsakes

Garage, workshop, attic, basement and storage

- [ ] Hand tools, power tools, batteries, tool chests and workshop equipment
- [ ] Ladders, generators, lawn equipment, cleaning and repair supplies
- [ ] Camping, fishing, hunting, sports and hobby gear
- [ ] Holiday decorations, storage-bin contents, extra furniture and seasonal items
- [ ] Bicycle equipment, vehicle accessories and stored household supplies

Patio, yard, shed and outbuildings

- [ ] Patio furniture, cushions, umbrellas, outdoor décor and planters
- [ ] Grills, smokers, garden tools, pool and yard equipment
- [ ] Children's outdoor play items and contents of sheds or other outbuildings

Valuables and frequently overlooked items

- [ ] Art, antiques, collectibles, coins, stamps, jewelry and watches
- [ ] Musical instruments, cameras, specialty tools and hobby collections
- [ ] Books, media, craft supplies, pet supplies and stored gifts
- [ ] Inside drawers, medicine cabinets, linen closets and storage containers

High-value property, business property, cash, jewelry, collectibles, firearms and some other categories can be subject to special policy limits or exclusions. Document them carefully and review the applicable policy terms.

Item Inventory Worksheet

Print as many copies of this page as you need. Record each item separately, with supporting photos or receipts when available.

ROOM / AREA	DATE PREPARED

ITEM #	DESCRIPTION / BRAND / MODEL
QUANTITY	APPROX. PURCHASE DATE / AGE
ORIGINAL COST	REPLACEMENT COST (EACH)
TOTAL REPLACEMENT ESTIMATE	CONDITION BEFORE LOSS
LOSS STATUS: □ Damaged □ Destroyed □ Missing	PHOTO / RECEIPT / EVIDENCE REFERENCE
ADDITIONAL NOTES (E.G., SERIAL NUMBERS, SPECIAL FEATURES, DAMAGE DETAILS)	

ITEM #	DESCRIPTION / BRAND / MODEL
QUANTITY	APPROX. PURCHASE DATE / AGE
ORIGINAL COST	REPLACEMENT COST (EACH)
TOTAL REPLACEMENT ESTIMATE	CONDITION BEFORE LOSS
LOSS STATUS: □ Damaged □ Destroyed □ Missing	PHOTO / RECEIPT / EVIDENCE REFERENCE
ADDITIONAL NOTES (E.G., SERIAL NUMBERS, SPECIAL FEATURES, DAMAGE DETAILS)	

Evidence and final review

Gather documentation

- [ ] Before-loss photos or videos, including phone and social media photos
- [ ] Safe after-loss photos showing the room and damaged items
- [ ] Receipts, online orders, purchase histories and credit-card statements
- [ ] Manuals, serial numbers, warranties, appraisals and valuation records
- [ ] Comparable replacement prices, screenshots or written replacement quotes
- [ ] Policy, endorsements, claim number and insurer correspondence

Review before submitting

- [ ] Checked closets, cabinets, drawers, attic, garage and storage areas
- [ ] Counted everyday clothing, kitchenware, linens, food and other small items
- [ ] Included quantities, descriptions, age, costs and available supporting evidence
- [ ] Clearly marked any estimates and identified especially valuable items
- [ ] Kept a secure copy and a backup outside the damaged property
- [ ] Confirmed your insurer's required format, submission method and deadlines

Need help with a property insurance claim?

Based in Arizona, Hudson Douglas Public Adjusters helps property owners in Arizona, Nevada, and Utah with property insurance claims. We represent policyholders, not insurance companies.

Call 480-625-3434 **Hudson Douglas Public Adjusters**

This checklist is educational and does not guarantee coverage, payment or a particular claim outcome. Coverage, valuation, proof-of-loss requirements and deadlines depend on your policy, claim circumstances and applicable law.