

PIEDMONT MUTUAL INSURANCE COMPANY

Owned By The People It Serves Since 1893

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Household Inventory

A Record of Your Worth

Your homeowners insurance provides coverage for the contents of your home up to a limit which you have selected with your insurance agent. In the event of a total loss, you would be expected to provide a list of all of your damaged personal property, along with the estimated value, including any receipts, and the place and the date the items were acquired. If a loss occurred today it would be very difficult to remember every item in your possession. Piedmont Mutual has developed a household inventory check list for your convenience. Please complete the attached inventory worksheets and keep them in a safe place.

Determining the Value of Your Belongings

The standard homeowners policy is designed and priced to cover the Actual Cash Value of your Personal Property - that is, the replacement cost less depreciation for age and use or condition. However for extra protection, you may choose to have Replacement Cost Coverage on Contents added to your policy. For an additional premium, Replacement Cost Coverage provides for the repair or replacement of most of your personal property - regardless of depreciation. If you are unsure whether or not you have Replacement Cost Coverage, contact your Piedmont Mutual Insurance Company agent.

The Easy Way to Complete Your Inventory

First, use this form to list the items you own, along with the original purchase price and year. By grouping your belongings by the rooms in which they are located, you'll be less likely to overlook something. If you are not sure of the value of some items, you can look up the value on the internet using department store and other shopping websites. Next, total the values for each room and enter the information under the appropriate headings on the inventory form. (Better do it in pencil so it's easy to revise in later years.) When everything is listed, add up the values to arrive at a "grand total" figure for your personal property or Coverage C as shown on you policy declaration page.

A Picture is Worth a Thousand Words

Although it's not required, Piedmont encourages you to take photos of the property you list in your Household Inventory. In particular, photos of higher valued and unusual items, such as antiques, are extremely helpful when it comes to settling a loss. The photos should be identified and stored along with your completed form. You might also consider videotaping these items and storing the tape with your Household Inventory form. *Your policy may not provide the proper coverage for high value, one of a kind or antique items. You might want to schedule these items under a special endorsement or separate policy. Please contact your agent if you feel you do not have adequate coverage for your special personal belongings.*

When You Have Completed Your Inventory

Keep a copy around the house if you'd like, but make sure your original Household Inventory is put in a safe place - either in your safe deposit box, filed with your insurance agent or sent to Piedmont. (To avoid loss of your inventory, be sure not to store it on your premises.) Then once a year, recheck it. What new items have been added to the household? How have the cash values changed? With the help of your insurance agent, make sure your home and its contents are insured-to-value.

Completing Your Household Inventory

- Jot down the items and their value in each room (don't forget the closets and storage areas).
- Itemize the contents of the spaces above.
- Total cash value contained in each room . . . or for each member of the family.
- Enter the figures in the table below and total.

Household Inventory

VALUE

This inventory lists the household goods and personal property of:

Name _____

Address _____

City _____

State _____

Zip _____

Date of Inventory _____

Revised _____

Revised _____

Living Room	_____
Dining Room.....	_____
Kitchen, Utility Room	_____
Family/Activities Room, Den	_____
Bathrooms	_____
Attic, Storage Room, Garage.....	_____
Master Bedroom	_____
Bedroom #2.....	_____
Bedroom #3.....	_____
Bedroom #4.....	_____
Personal Effects — Family	_____
Personal Effects — Woman.....	_____
Personal Effects — Man	_____
Personal Effects — Girl(s)	_____
Personal Effects — Boy(s).....	_____
TOTAL	_____

LIVING ROOM

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Books		
Rugs, Draperies		
Musical Instruments		
Television		
Paintings, Pictures, Art Objects, Decorative Accessories		
Furniture, Misc.: Chairs & Sofas, Tables & Lamps, Mirrors & Clocks		
Air Conditioner (Room)		
Stereo System		
VCR, Movies		
Records, Tapes, Compact Discs		

KITCHEN, UTILITY ROOM

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Chairs, Tables, Stools		
Draperies, Rugs		
Dishes, Glassware		
Refrigerator		
Range (Not built in)		
Dishwasher (Not built in)		
Washing Machine		
Dryer		
Microwave Oven		
Electrical Appliances (Vacuum, Coffeemaker, Food Processor, etc.)		
Kitchen Equipment (Foodstuffs, Supplies, Cutlery, Utensils, etc.)		
Telephone, Answering Machine		

DINING ROOM

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Chairs, Tables, Buffet		
Draperies, Rugs		
China, Glassware		
Silverware and Pewter		
Linens		
Paintings, Pictures, Art Objects		

ATTIC, STORAGE ROOM, GARAGE

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Luggage, Trunks		
Porch and Garden Furniture		
Lawnmower, Hand Tools		
Garden Hose		
Wheelbarrow		
Fertilizer, Seeds, Sprays, etc.		
Christmas Decorations		
Miscellaneous Articles		
Snow Blower		
Sports Equipment - Itemize		

FAMILY / ACTIVITIES DINING ROOM, DEN

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Piano, Musical Instruments		
Television		
Stereo System		
Records, Tapes, Compact Discs		
Books		
VCR, Movies		
Telephone, Answering Machine		
Computer, Software		
Sewing Machine		
Air Conditioner (Room)		

BATHROOMS

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Bath Mats, Rugs, Draperies, Shower Curtain		
Medicine Cabinet Contents		
Linens and Towels		
Electrical Appliances (Hair dryers, curling irons, shaver)		

PERSONAL EFFECTS - FAMILY

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Cameras, Films, Projection Equipment		
Firearms		
Fishing Equipment (Outboard Motor)		
Golf Clubs		
Bicycles		
Exercise Equipment		

PERSONAL EFFECTS - GIRL(S)

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Outerwear (coats, gloves)		
Clothing		
Shoes and Socks		
Pajamas, Robes, and Underwear		
Jewelry, Watch, Miscellaneous		
Portable CD Player		
CDs		

PERSONAL EFFECTS - WOMAN

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Outerwear (coats, gloves)		
Clothing		
Shoes and Slippers		
Undergarments		
Nightgowns, Housecoats, Hosiery		
Jewelry, Watch — Itemize		

PERSONAL EFFECTS - BOY(S)

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Outerwear (coats, gloves)		
Clothing		
Shoes and Socks		
Pajamas, Robes, and Underwear		
Jewelry, Watch, Miscellaneous		
Portable CD Player		
CDs		

PERSONAL EFFECTS - MAN

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Outerwear (coats, gloves)		
Clothing		
Shoes and Socks		
Pajamas, Robes, and Underwear		
Jewelry, Watch — Itemize		

MASTER BEDROOM

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Bedding (Blankets, Comforters, Pillows, Springs & Mattress)		
Rugs, Draperies		
Bed, Chest, Dressing Table		
Television, Stereo, VCR		
Tables, Lamps and Chairs		
Mirrors and Clocks		
Paintings, Pictures, Art Objects		
Air Conditioner (Room)		
Telephone		

BEDROOM NO. 3

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Bedding (Blankets, Comforters, Pillows, Springs & Mattress)		
Rugs, Draperies		
Bed, Chest, Dressing Table		
Television, Stereo, VCR		
Tables, Lamps and Chairs		
Mirrors and Clocks		
Paintings, Pictures, Art Objects		
Air Conditioner (Room)		
Telephone		

BEDROOM NO. 2

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Bedding (Blankets, Comforters, Pillows, Springs & Mattress)		
Rugs, Draperies		
Bed, Chest, Dressing Table		
Television, Stereo, VCR		
Tables, Lamps and Chairs		
Mirrors and Clocks		
Paintings, Pictures, Art Objects		
Air Conditioner (Room)		
Telephone		

BEDROOM NO. 4

ARTICLE	ORIGINAL PRICE	YEAR OF PURCHASE
Bedding (Blankets, Comforters, Pillows, Springs & Mattress)		
Rugs, Draperies		
Bed, Chest, Dressing Table		
Television, Stereo, VCR		
Tables, Lamps and Chairs		
Mirrors and Clocks		
Paintings, Pictures, Art Objects		
Air Conditioner (Room)		
Telephone		