

Personal Property Inventory



Would you be able to make an exact inventory of all the belongings you would need to replace after a loss? And do you know whether your insurance policy covers the replacement value of your belongings?

When you purchase home insurance, or file a claim, it is important to be able to indicate the value of your belongings. This practical tool will help you draw up an inventory of everything you own.

STEP 1 Information about you and your insurance company

Last name	First name	
Address		
City/Town	Province QC	Postal code
Phone	Work	Ext.
Email		
Insurance company		
Policy Number	Agent or broker	
Phone	Ext.	Email

STEP 2 Inventory by room and category of article

Complete the lists on the following pages.

The most common items are listed to facilitate the inventory, but **you can delete or modify** the field contents as you wish. **The total is calculated automatically.**

- Estimate the value of the items at their replacement cost today, taxes included.
- Some items can be grouped in the same field. (i.e., "kitchen table and four chairs").
- In some instances, you will need to indicate the **model and/or serial No.**
- If you are a tenant, **list only the items that belong to you.**
- Disregard the tables for which you have no items (i.e., if you only have one room).
- A table for items that correspond to no category is included at the end of the inventory.
- Take note of the **limitations for certain valuable items.**

Refer to the note in Table 3 to find to more.

1. Living Room

**Furniture, electronic equipment, accessories, other.
Give model and/or serial No. as required.**

VALUE*
taxes included

* at today's replacement cost

Subtotal **0** **\$**

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What possessions should be insured?

Yours, those of your spouse and any family member living under your roof.

2. Family Room or Rec Room

**Furniture, accessories, content of closets, cupboards, electronic equipment, other.
Give model and/or serial No. as required.**

VALUE*
taxes included

* at today's replacement cost

Subtotal **0** **\$**

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3. Portable and Multi-Room Equipment

Give model and/or serial No. as required.

VALUE*
taxes included

* at today's replacement cost

Subtotal **0** **\$**

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The insurance policy generally includes limits for certain valuable items. This means that, in case of a loss, your compensation cannot exceed the amount shown in your policy.

Talk to your broker or agent!

4. Kitchen

**Furniture, accessories, household appliances, electronic equipment, other.
Give model and/or serial No. as required.**

VALUE*
taxes included

* at today's replacement cost

Subtotal 0 \$

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There may be some hidden gems in your cupboards and drawers!

Don't forget to add all the little objects that could be costly to replace in case of loss, i.e., spices, medication or beauty products.

5. Dining Room

**Furniture, accessories, other.
Give model and/or serial No. as required.**

VALUE*
taxes included

* at today's replacement cost

Subtotal 0 \$

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6. Bedroom A

CLOTHING AND FOOTWEAR: SEE TABLES 9 TO 12

**Furniture, accessories, electronic equipment.
Give model and/or serial No. as required.**

VALUE*
taxes included

* at today's replacement cost

Subtotal 0 \$

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Living with a friend?

Have you and your spouse been living together for less than a year?

Let your insurer know, since both names must be on the policy so that each person is adequately protected.

7. Bedroom B

CLOTHING AND FOOTWEAR: SEE TABLES 9 TO 12

**Furniture, accessories, electronic equipment.
Give model and/or serial No. as required.**

VALUE*
taxes included

* at today's replacement cost

Subtotal 0 \$

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8. Bedroom C

CLOTHING AND FOOTWEAR: SEE TABLES 9 TO 12

**Furniture, accessories, electronic equipment.
Give model and/or serial No. as required.**

VALUE*
taxes included

* at today's replacement cost

Subtotal **0 \$**

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9. Clothing and Footwear A – Adult

SPORTS EQUIPMENT: SEE TABLE 18

**Items or collections.
Include winter clothing and accessories.**

VALUE*
taxes included

* at today's replacement cost

Subtotal 0 \$

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You should know that the declaration made at the time of a loss always takes precedence over the property inventory.

Before you make you declaration, make sure you have a detailed inventory of your possessions.

10. Clothing and Footwear B – Adult

SPORTS EQUIPMENT: SEE TABLE 18

Items or collections.
Include winter clothing and accessories.

VALUE*
taxes included

* at today's replacement cost

Subtotal 0 \$

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11. Clothing and Footwear C – Child

SPORTS EQUIPMENT: SEE TABLE 18

**Items or collections.
Include winter clothing and accessories.**

VALUE*
taxes included

* at today's replacement cost

Subtotal 0 \$

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12. Clothing and Footwear D – Child

SPORTS EQUIPMENT: SEE TABLE 18

**Items or collections.
Include winter clothing and accessories.**

VALUE*
taxes included

* at today's replacement cost

Subtotal 0 \$

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13. Bathroom and Laundry Room

**Furniture, accessories, household appliances, other.
Give model and/or serial No. as required.**

VALUE*
taxes included

* at today's replacement cost

Subtotal **0 \$**

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14. Entry and Hallway

**Furniture, accessories, other.
Give model and/or serial No. as required.**

VALUE*
taxes included

* at today's replacement cost

Subtotal 0 \$

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Visual proof:

Taking photos or a video of each item in your home is a good way of completing your inventory.

15. Office

PORTABLE EQUIPMENT: SEE TABLE 3

**Furniture, accessories, electronic equipment, other.
Give model and/or serial No. as required.**

VALUE*
taxes included

* at today's replacement cost

Subtotal 0 \$

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Self-employed workers, be careful! Your home insurance isn't designed to adequately meet the specific needs of working from home. Talk to your insurance broker or agent to let him know about any professional activities carried out from home.

16. Basement, Garage, Exterior

**Furniture, accessories, electronic equipment, other.
Give model and/or serial No. as required.**

VALUE*
taxes included

* at today's replacement cost

Subtotal 0 \$

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Were your possessions damaged or stolen outside of your home?

Your insurance policy covers you, but the compensation amount is generally limited to a percentage of the coverage amount for your belongings.

17. Deck, Solarium, Porch

**Furniture, accessories, other.
Give model and/or serial No. as required.**

VALUE*
taxes included

* at today's replacement cost

Subtotal 0 \$

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Did you know that home insurance doesn't only cover your possessions?

It also covers your civil liability, i.e., the damage you can cause to others.

18. Sports Equipment

SPORTS CLOTHING: SEE TABLES 9 TO 12

**Items or collections.
Give model and/or serial No. as required.**

VALUE*
taxes included

* at today's replacement cost

Subtotal 0 \$

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19. Valuables

i.e., bicycles, software, jewelry, gold or silver items, content of wine cellar, furs, works of art or art collection, antiques, etc.

Give model and/or serial No. as required.

VALUE*
taxes included

* at today's replacement cost

Subtotal 0 \$

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The insurance coverage amount for valuable items is generally limited.

Make sure it is sufficient.

20. Other

**Items that correspond to none of the above tables.
Give model and/or serial No. as required.**

VALUE*
taxes included

* at today's replacement cost

Subtotal 0 \$

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Updating your inventory:

Program a reminder in your electronic agenda

STEP 3 Recap and total

Remember that the total value of your property must include the taxes.

	Montant
1. Living Room	0 \$
2. Family Room or Rec Room	0 \$
3. Portable and Multi-Room Equipment	0 \$
4. Kitchen	0 \$
5. Dining Room	0 \$
6. Bedroom A	0 \$
7. Bedroom B	0 \$
8. Bedroom C	0 \$
9. Clothing and Footwear A – Adult	0 \$
10. Clothing and Footwear B – Adult	0 \$
11. Clothing and Footwear C – Child	0 \$
12. Clothing and Footwear D – Child	0 \$
13. Bathroom and Laundry Room	0 \$
14. Entry and Hallway	0 \$
15. Office	0 \$
16. Basement, Garage, Exterior	0 \$
17. Deck, Solarium, Porch	0 \$
18. Sports Equipment	0 \$
19. Valuables	0 \$
20. Other	0 \$
TOTAL	0 \$



Do you have sufficient insurance coverage?

It's important to cover the total value of your possessions so that your claim, in case of loss, reflects the replacement value of your possessions as closely as possible. This will help avoid any bad surprises.

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STEP 4 Documentation and inventory update

Complete your inventory by adding documents such as invoices, photos, videos, warranties and instruction manuals. Remember also to update the information regularly (i.e., purchases, change of insurance company, new spouse).

STEP 5 Verify your coverage

Once you've completed the inventory, contact your P&C insurance professional to make sure you have adequate coverage.

Questions?

Go to infoassurance.ca, or

Call our Insurance Information Centre:

1-877-288-4321

514-288-4321 (Montreal region)

