Home Contents Inventory Template

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How to price contents so you are not shorted

Contents claims are almost always paid at Actual Cash Value first, then topped up to Replacement Cost once you prove what it costs to replace each item today. That top-up only happens if the item is on a list with enough detail to price it.

List items room by room. Photos of each pile, plus brand and age, are usually enough.

What to record for every item

- Item description with brand and model.
- Quantity, age or purchase year, and original cost if known.
- Today's replacement price with a link or store name.
- Condition before the loss, and what happened to it.
- Whether it was cleaned, stored, or disposed of — and by whom.

Inventory sheet

Room	Item (brand / model)	Qty	Age	Replacement cost today

Categories people forget

- ☐ Contents of closets, garage, attic, basement shelving, and sheds.
- ☐ Food spoilage in the refrigerator and freezer.
- ☐ Cleaning supplies, toiletries, linens, and everyday consumables.
- ☐ Tools, sports equipment, holiday decorations, and hobby supplies.
- ☐ Rugs, window treatments, lamps, and wall art.

- ☐ Electronics accessories: chargers, routers, speakers, cables.
- ☐ Jewelry, firearms, collectibles, and cash — usually subject to special dollar limits.

> Items like jewelry, watches, silverware, firearms, and business property often have low sub-limits in a homeowners policy. Check your declarations page before assuming full value is covered.

> Need help with an open claim? A claim review is free and there is no fee unless we recover a payment for you. Call 516-410-0164 or request a free review at longislandpublicadjusters.com/free-claim-review. This guide is general information for New York policyholders, not legal advice or a coverage determination. Your policy language and your carrier's decisions control your claim.