

# Household Inventory

## **A Record of Your Assets**

Your @ Home Participation Agreement provides coverage for the contents of your home, up to a limit which you have selected with your Ammanah agent. In the event of a total loss, you would be expected to provide a list of all of your personal property that was damaged, along with its estimated value.

If a loss occurred today, would you be able to compile such a list? Would you trust yourself to remember every item in your home, and the approximate value of each item?

If you're like most people, it would be very difficult. That's why we have developed this Household Inventory. It's a simple fill-in-the-blank worksheet that takes minutes to complete but could save you hours of frustration if you ever have a loss.

## **Determining the Value of Your Belongings**

Your @ Home Participation Agreement is designed and priced to cover the Actual replacement cost of your Personal Property - that is, the replacement cost at the time of the loss or damage.

Please remember that if a loss or damage occurs and the value determined at your residence is greater than what is covered for you will be responsible for the percentage difference in the loss or damage.

This term is usually known as Average and is applicable to your Householders Section.

## **The Easy Way to Complete Your Inventory**

The first step would be to use this form to list the items you own, along with what you consider their value (Replacement Cost Value). By grouping your belongings by the rooms in which they are located, you would be less likely to overlook something.

The second step would be to 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.)

Thirdly, when everything is listed, add up the values to arrive at a "grand total" figure. Then, check your Householders Schedule with your Ammanah agent to make sure your present coverage is adequate to protect you in case of a major loss. If your "grand total" figure is greater than your current cover on your Schedule, you need to increase your coverage. Failure to do so will mean average will apply in the event of a claim.

## **A Picture is worth a Thousand Words**

Although it's not required, we encourage you to take photos of some 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!

## **When you've completed Your Inventory**

Please forward a copy with supporting documents to Ammanah IFS immediately. Keep a copy around the house if you like, but make sure your original Household Inventory is put in a safe place - either in your safe deposit box, or filed with your Ammanah agent. (To avoid loss of your inventory, be sure not to store it on your premises.) PLEASE ENSURE VALUATION CERTIFICATES ARE GIVEN TO US FOR ALL JEWELLERY ITEMS and kept in a

mounted, locked safe! If this is not done, your jewellery cover is limited to a maximum of R5,000 only!

Then once a year, recheck it. What new items have been added to your household? How has the replacement values changed? How does the protection of your Householders Schedule measure up against inflation? With the help of your Ammanah agent, make sure your home and its contents are insured-to-value . . . that your coverage is increasing at a rate equal to the rate of inflation.

**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**

This inventory lists the household goods and personal property of:

Name:

Address:

Policy Number:

Date of Inventory:

Revised:

Revised:

\*Declaration:

I declare the above info to be true and correct and that any misrepresentation or non disclosure could render the section voidable.

Signature: \_\_\_\_\_

**VALUE**

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)	_____
Jewellery & other valuables	_____

**\*Kindly note that all Jewellery items must be kept in a locked safe, and must be specified to us as with valuations/certificates in order for them to be covered.**

**\*Please note that the totals are subject to the limits as set out in your @ Home participation agreement.**

**TOTAL** R \_\_\_\_\_

**LIVING ROOM**

NO	ARTICLE	VALUE
	Books	
	Rugs, Draperies	
	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**

NO	ARTICLE	VALUE
	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	

NO	DINING ROOM	VALUE
	ARTICLE	
	Chairs, Tables, Buffet	
	Draperies, Rugs	
	China, Glassware	
	Silverware and Pewter	
	Linens	
	Paintings, Pictures, Art Objects	

**ATTIC, STORAGE ROOM, GARAGE**

NO	ARTICLE	VALUE
	Luggage, Trunks	
	Porch and Garden Furniture	
	Lawnmower	
	Garden Hose	
	Wheelbarrow	
	Fertilizer, Seeds, Sprays, etc.	
	Bicycles	
	Miscellaneous Articles	
	Tools (Electronic & Handheld)	
	Sports Equipment - Itemize	

**FAMILY / ACTIVITIES DINING ROOM, DEN**

NO	ARTICLE	VALUE
	Television	
	Stereo System	
	Records, Tapes, Compact Discs	
	Books	
	Air Conditioner (Room)	
	VCR, Movies	
	Telephone, Answering Machine	
	Computer, Software	
	Sewing Machine	
	Computers (Desktop)	

**BATHROOMS**

NO	ARTICLE	VALUE
	Bath Mats, Rugs, Draperies, Shower Curtain	
	Medicine Cabinet Contents	
	Linens and Towels	
	Electrical Appliances (Hair dryers, curling irons, shaver)	

**PERSONAL EFFECTS - FAMILY**

NO	ARTICLE	VALUE
	Cameras, Films, Projection Equipment	
	Firearms	
	Fishing Equipment (Outboard Motor)	
	Golf Clubs	
	Bicycles	
	Exercise Equipment	

**PERSONAL EFFECTS - WOMAN**

NO	ARTICLE	VALUE
	Outerwear (coats, gloves)	
	Clothing	
	Shoes and Slippers	
	Undergarments	
	Nightgowns, Housecoats, Hosiery	
	Jewellery, Watch — Itemize	

**PERSONAL EFFECTS - MAN**

NO	ARTICLE	VALUE
	Outerwear (coats, gloves)	
	Clothing	
	Shoes and Socks	
	Pyjamas, Robes, and Underwear	
	Jewellery, Watch — Itemize	

**PERSONAL EFFECTS - GIRL(S)**

NO	ARTICLE	VALUE
	Outerwear (coats, gloves)	
	Clothing and Accessories	
	Shoes and Slippers	
	Undergarments	
	Nightgowns, Housecoats, Hosiery	
	Jewellery, Watch, Miscellaneous	
	Portable CD Player	
	CDs	

**PERSONAL EFFECTS - BOY(S)**

NO	ARTICLE	VALUE
	Outerwear (coats, gloves)	
	Clothing	
	Shoes and Socks	
	Pyjamas, Robes, and Underwear	
	Jewellery, Watch, Miscellaneous	
	Portable CD player	
	CDs	

**MASTER BEDROOM**

NO	ARTICLE	VALUE
	Bedding (Blankets, Comforters, Covers, 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**

NO	ARTICLE	VALUE
	Bedding (Blankets, Comforters, Covers, 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**

NO	ARTICLE	VALUE
	Bedding (Blankets, Comforters, Covers, 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**

NO	ARTICLE	VALUE
	Bedding (Blankets, Comforters, Covers, 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	