



Creating a Home Inventory List

BrokerLink is proud to offer exclusive home and auto insurance premiums to UTE 51 members. Talk to one of our insurance experts for the right advice.

Life can be unpredictable, and anyone can unexpectedly suffer an insurance loss due to a fire, flood, or theft. Losing or experiencing damage to your home and possessions can be a stressful and upsetting time. By creating an inventory of your belongings it can make it easier to file an insurance claim.

When an insurance company is notified of a loss, a claim will be opened and they will ask the insured for a list of damaged or lost contents. Providing an accurate and detailed document will make it easier and faster to work through describing what items you had prior to the loss. Having a list created ahead of time will make it easier to account for items than relying on your memory.

If you create an inventory in advance you can also ensure that you have the right amount of insurance coverage in place.

Tips for Making a Home Inventory List

- **Provide as much detail as possible:** Insurance companies may ask you for such details as purchase dates, values, serial numbers, and who the manufacturer is, before processing your claim. Keep copies of receipts for big ticket items.
- **Take photographs of valuable possessions:** This helps to prove ownership of items and also what they look like.
- **Include everything:** Add clothing, shoes, accessories, jewellery. All these items are worth noting so you remember what needs to be included in a claim.
- **Store your records in a safe place:** Home inventory list, pictures, and a copy of your insurance policy should be stored in a secure and fireproof location i.e. safety deposit box or a secure digital file



To make it easier we've created a [Home Inventory Checklist](#) for you to print off and get started. It's a good idea to update your home inventory each spring and let your insurance advisor know of any new major purchases.

Rest Assured, BrokerLink Has You Covered

If you have questions about what is covered by your insurance policy, don't hesitate to contact your knowledgeable group insurance advisor.

As your broker, it's our top priority to ensure you have peace of mind where you need it most.

Call **1.833.998.3798**, **email**, or visit **[BrokerLink.ca/UTE51](#)** to make sure you're covered.

