

HOMEOWNER'S CHECKLIST
 

# Protect your home and valuables

You've worked hard to fill your home or apartment with things you love. Make sure you're protected if your house or apartment is robbed or damaged.

Allstate Insurance Company of Canada's **Homeowner's Checklist** helps you guarantee that your property and contents are covered. Take the time now to take inventory of your home and save yourself from having to deal with the hassle when the worst happens.

**STEP 1:**


Walk through your home and write down the purchase price or current value of the items you own in the space below.

**STEP 2:**


Take photos or videos of your items. Save files to an external hard drive or online backup website so they are safe. Photos or videos can help later on when you make a claim.

**STEP 3:**




Tally each category and add them together for a grand total of your valuables. Give this to your insurance agent when you are purchasing or renewing your home or tenant insurance.

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**TIPS**




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- Home policies have a coverage limit for jewelry. Extra insurance will be needed if you have very valuable pieces.
- Write down serial numbers for electronics, computer equipment and bicycles. This information will help police if your items are stolen.
- Update your checklist at least once a year to add or remove items.

LIVING ROOM 	VALUE
Furniture — sofas, chairs, tables, cabinets, displays	
Fireplace fixtures	
Stereo equipment	
Home entertainment equipment — television, DVD, Blu-Ray, gaming system, PVR	
Other	
<b>Total Value</b>	
DINING ROOM 	VALUE
Furniture — table, chairs, cabinets	
Silverware	
Glassware	
Other	
<b>Total Value</b>	

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BEDROOMS 	VALUE
Beds and mattresses	
Floor/area rugs	
Furniture	
Bedding/linens	
Clothing	
Jewelry	
Electronics — computers, mp3 players, stereos, televisions, etc.	
Other	
<b>Total Value</b>	
FAMILY/RECREATIONAL ROOM 	
Furniture — sofa, chairs, tables, bookcases, displays	
Floor/area rugs	
Home entertainment equipment	
Stereo equipment	
Piano or other musical instruments	
DVDs, Blu-Ray discs or CDs	
Other	
<b>Total Value</b>	
KITCHEN, BATHROOM & LAUNDRY AREA   	
Table/chairs	
Kitchen cabinets	
Appliances — refrigerator, stove, microwave, dishwasher, freezer, washer/dryer	
Dishes/silverware	
Pots/pans	
Small electrical appliances	
Food	
Curtains/shower curtains	
Bathroom mirrors	
Scales	
Medicine cabinet contents	
Towels/linens	
Personal care items — hairdryer, etc.	
Brooms/mops	
Vacuum	
Other	
<b>Total Value</b>	

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BASEMENT, GARAGE & OUTDOORS  		VALUE
Workbench		
Tools/equipment		
Lawnmowers/trimmers		
Garden tools		
Garden furniture		
Barbecues and grills		
Other		
<b>Total Value</b>		
RECREATIONAL ITEMS 		
Billiard table		
Bicycles		
Above ground pool		
Portable spa		
Sporting equipment		
Games/toys		
Collectibles		
Other		
<b>Total Value</b>		
ALL ROOMS 		
Carpets/rugs/pads		
Light fittings/lamps		
Curtains/blinds		
Decor		
Art/photography		
Wall hangings		
Ornaments		
Plants/stands		
Travel goods		
Musical instruments		
Other		
<b>Total Value</b>		

## HOMEOWNER'S CHECKLIST



Take the total from each section and add them to the chart below to calculate your **grand total**.

ROOM	TOTAL OF EACH ROOM
Living Room	
Dining Room	
Bedrooms	
Family/Recreational Room	
Kitchen, Bathroom & Laundry Area	
Basement, Garage & Outdoors	
Recreational Items	
All Rooms	
<b>Grand Total:</b>	

This is the amount it would cost to replace the contents of your home if everything were destroyed. Your home or tenant insurance should cover you for contents that are equal to or exceeds this number. Keep your checklist in a safe place — like a fire-proof safe or in a bank deposit box.

**Call your insurance agent** when you've completed the list and go over your home or tenant policy to make sure your coverage meets your needs.

### Rebuilding your home

To estimate rebuilding costs, consider

- Local construction costs
- Square footage of your home
- Type of exterior construction for the frame, masonry and roof
- Number of stories, rooms and bathrooms
- Other considerations: attached vs. detached garage, no. of fireplaces and chimneys

For more tips on how to protect your home visit [goodhandsadvice.ca/homelist](http://goodhandsadvice.ca/homelist)

To get a home or tenant insurance quote visit [allstate.ca](http://allstate.ca)

To speak to an insurance agent directly call to get a home or tenant insurance quote or for advice call **1-800-255-7828**

Home insurance should also cover the cost to rebuild your home if it was destroyed. 