

# INVENTORY CHECKLIST

One room at a time. 15 minutes is enough to start...



## WHY THIS MATTERS

- A contents sum insured is not just a number
- It is the value you need to replace what you own today
- If the value is too low, you can be underinsured
- Average may apply to a claim and reduce what is paid

## BEFORE YOU START

- Use replacement cost today. Not what you paid years ago
- Take quick photos as you go
- Keep proof where you can. Receipts. Valuations. Serial numbers
- Mark items you want to discuss with your Barker consultant
- If you are considering marking something as “exclude”: Use this mainly for sentimental or non-replaceable items
- Do not use “exclude” simply to reduce your insured value on everyday items like beds, appliances, or furniture
- Remember that excluded items are not covered at the claim stage



## The 15 minute method

1. Make yourself a cup of coffee
2. Start small. Stay focused. Choose one room
3. List big items first
4. Use the **Barker Inventory Template (click here to download)** to record the items (*quantity / make & model / estimated replacement value / any valuation certificates*)
5. Include quantity, make and model where relevant
6. Use today's replacement cost, not what you paid
7. Note any valuation certificates you have. Check that specified jewellery has an up to date valuation

## Room by room checklist

<b>Lounge &amp; Dining</b> <ul style="list-style-type: none"><li>○ TV, sound and devices</li><li>○ Laptops &amp; tablets</li><li>○ Furniture</li><li>○ Decor &amp; art</li><li>○ Rugs</li></ul>	<b>Kitchen</b> <ul style="list-style-type: none"><li>○ Appliances</li><li>○ Cookware sets</li><li>○ Glassware</li></ul>	<b>Garage &amp; storage</b> <ul style="list-style-type: none"><li>○ Tools</li><li>○ Bikes</li><li>○ Sporting gear</li><li>○ Camping gear</li><li>○ Garden equipment</li><li>○ Solar &amp; inverter</li></ul>	<b>Bedrooms</b> <ul style="list-style-type: none"><li>○ Furniture</li><li>○ Clothing</li><li>○ Shoes</li><li>○ Handbags</li><li>○ Sunglasses</li><li>○ Watches &amp; Jewellery</li></ul>
<b>Outside</b> <ul style="list-style-type: none"><li>○ Gym equipment</li><li>○ Furniture</li><li>○ Appliances</li><li>○ Stored items</li></ul>	<b>Collections</b> <p><i>These can shift your total first</i></p> <ul style="list-style-type: none"><li>○ Whisky &amp; wine</li><li>○ Handbags</li><li>○ Art</li><li>○ Memorabilia</li><li>○ Watches</li><li>○ Other</li></ul>	<b>What to do next</b> <ul style="list-style-type: none"><li>• Email your updated list or book an annual review with your Barker consultant to assist with the inventory updates</li><li>• Book a review – online or in person</li><li>• For more complex or specialised inventories, chat to your Barker consultant</li></ul>	