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# SPRING IS RIGHT AROUND THE CORNER AND IT'S THAT TIME OF YEAR AGAIN — SPRING CLEANING!

It is also a great time to update your **HOUSEHOLD INVENTORY LIST**.  
 Do you have a **HOUSEHOLD INVENTORY LIST**?  
 If not, then it is a great time to start one!



Provided by  
**Heide Peters,**  
Rothenberger  
Insurance Services

The contents in your home are not only very important to you, but they are valuable as well. What if you were to suffer a major loss such as a house fire? Some personal items such as photos, may never be able to be replaced, but most of your personal property can be replaced. So, having a complete household inventory list of your items is a tremendous help to you and your insurance company. You will also want photos to go along with the list. You will want to list RC (replacement cost—current cost to replace the item) for the items as well. If you are not sure of the RC of something, you can estimate it. Listing RC is a great way to determine if you have enough personal property coverage on your homeowners or tenant policy.

You will be surprised at all the things you will be listing! This will add up fast, so again, it is important you have enough personal property coverage on your policy. This is definitely something to discuss with your agent, especially since items such as jewelry, furs, guns, silverware, and several other items ordinarily have a dollar amount limit of coverage, unless scheduled onto your policy.

*Rothenberger Insurance Services is a full-service independent insurance agency specializing in residential insurance and commercial insurance. Residential insurance services include automobile insurance, homeowners' insurance and life insurance. Commercial insurance services include group life insurance, group health insurance and general liability insurance. Rothenberger Insurance Services has two locations: 436 Penn Ave West Reading 19611, Phone 610.406.5827; and 507 Madison Ave Reading 19605, Phone 610.685.2804.*

You want to start with the main rooms in your home, such as the living room, dining room, and kitchen. List all your items in those rooms, including all furniture, carpets, lamps, electronics, laptops, phones, curtains, clocks, ceiling fans, etc. In the dining room, start with the dining room table and chairs, hutch, and if you have china, you should know the pattern and number of pieces to the set. The kitchen will include all your appliances, large and small, utensils, dishes, glassware, pots and pans, curtains, blinds, and so on. And don't forget the mixer, air-fryer, crock-pot, pressure cooker, and whatever kind of kitchen gadgets you may own.

Next are the bedrooms, their furniture, beds, linen and bedding, your clothing, shoes, accessories, handbags, jewelry, etc., and bathroom items, such as towels, and toiletries.

And don't forget the basement and the garage, including washer and dryer, yard equipment, snow removal items, workbench tools, toolboxes, holiday decorations and more! If you have a shed—there is even more to list.

Once you have all of the rooms finished, total each room, and total all of the rooms to determine the value of your entire contents. Then compare the total to the total amount of personal property coverage on your policy.

**From the Attic to the Basement, Everything Matters. Perform Your Own Home Inventory**



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