



# Texas Home Inventory Essentials Guide

Plan for Tomorrow, Today!





# Why this matters?

Creating a home inventory isn't just about staying organized—it's about peace of mind. If a fire, theft, or natural disaster occurs, having a detailed list of your belongings can make filing an insurance claim faster, easier, and more accurate. For Texas homeowners, where hail, flooding, and extreme weather are part of life, preparation is everything.

This guide is designed to walk you through the essentials step by step, helping you document your assets in a way that supports your home insurance coverage and ensures you're ready for the unexpected.



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# How to use this guide

- ➔ Walk through your home, room by room
- ➔ Take a clear photos or videos of each space and item
- ➔ Log purchase dates, estimated values, and serial numbers when available
- ➔ Save digital and hard copies of this inventory in a secure location (i.e., password-protected cloud folder or fireproof safe)
- ➔ Update your inventory twice a year or after large purchases



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## Room-By-Room Essentials Checklist

# LIVING ROOM / FAMILY ROOM



Furniture (sofas, recliners, coffee tables, end tables)

☐

Electronics (TV, speakers, soundbars, gaming consoles)

☐

Decor and artwork

☐

Lamps, light fixtures, and rugs

☐

Bookshelves and contents

☐

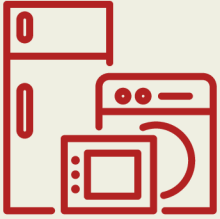
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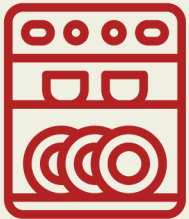


## Room-By-Room Essentials Checklist

# KITCHEN & LAUNDRY AREA



Major appliances (refrigerator, dishwasher, oven, microwave, washer, dryer)

☐

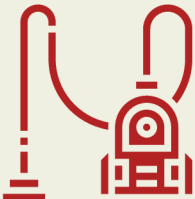
Small appliances (toaster, mixer, coffee machine)

☐

Dishes, flatware, cookware, serving pieces

☐

Storage cabinets and pantry contents

☐

Cleaning equipment (vacuums, steamers, mops)

☐

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## Room-By-Room Essentials Checklist

# BEDROOMS (ALL)



Beds, mattresses, bedding sets

☐

Dressers, nightstands, mirrors

☐

Clothing and shoes (grouped by season or type)

☐

Jewelry boxes, accessories, and valuables

☐

Personal tech (laptops, tablets, smartwatches)

☐

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## Room-By-Room Essentials Checklist

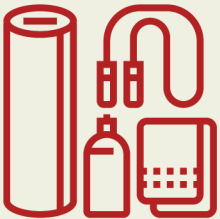
# GARAGE, WORKSHOP, OR SHED



Hand tools, power tools, toolboxes

☐

Lawn and garden equipment (mowers, trimmers, irrigation controls)

☐

Sports and fitness gear

☐

Grills and outdoor cooking appliances

☐

Seasonal storage bins (holiday, decor, camping)

☐

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## Room-By-Room Essentials Checklist

# HIGH-VALUE & SPECIALTY ITEMS



Jewelry and watches (include appraisals)

☐

Firearms (note brand, model, serial number)

☐

Collectibles, antiques, and heirlooms

☐

Designer handbags, shoes, or fashion items

☐

Rare books, vinyl records, or memorabilia

☐

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# Texas-Specific Considerations

**Storm Prep:** Include documentation of your emergency supplies, flashlights, generators, storm shutters, and any storm-proofing upgrades to your home.

**Outdoor Essentials:** Document pools, spas, irrigation systems, fencing, landscaping, and outdoor furniture. Record brand, install date, and estimated replacement value.

**Rural and Ranch Properties:** List ATVs, trailers, propane tanks, water tanks, fencing tools, or feed/hay storage if applicable.

**Flood Risk Areas:** Keep photos and documentation of elevation certificates, drainage systems, and sump pumps.



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# Total Value Summary

Use this section to total the estimated replacement value for major categories. Be conservative, but accurate. This can help determine if your current coverage limits are appropriate.

**Living Room / Family Room:** \_\_\_\_\_

**Kitchen & Laundry:** \_\_\_\_\_

**Bedrooms:** \_\_\_\_\_

**Garage / Outdoor Equipment:** \_\_\_\_\_

**High-Value Items:** \_\_\_\_\_

**Other (rural or seasonal items):** \_\_\_\_\_

**Estimated Total:** \_\_\_\_\_



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# Storage Tips

- ➔ Keep a printed copy in a fireproof safe
- ➔ Upload a digital version to secure cloud storage
- ➔ Email yourself and your insurance agent a PDF copy annually



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# Need Help with Coverage?

Not sure if your policy covers everything on your list?  
Want a second look to make sure your limits are up to date?

Call or Text Rani Alferts Insurance Agency at 972-661-5200  
Or request a free policy review online.

We're here to help you prepare, protect, and feel confident  
in every season—rain or shine, Texas-style.

*This guide is a resource provided by Rani Alferts Insurance Agency. It does not replace your policy documents or guarantee coverage. Always consult your licensed insurance professional to review your personal situation.*



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