

# INSURANCE FAQs

## HOME INVENTORY

### Q. WHAT IS A HOME INVENTORY LIST?

A. A home inventory list is a list created by the homeowner or renter documenting items in their residence and the value of the items.

### Q. WHY SHOULD I CREATE AN INVENTORY LIST?

A. Creating a home inventory is important to help you determine the best insurance coverage for your personal property, as well as to show proof of personal possessions and the monetary value that you may request to be compensated for from your insurance company should you experience a covered loss.

### Q. HOW SHOULD YOU STORE AN INVENTORY LIST?

A. You should store your inventory list in a safe place, like a safety deposit box or fire proof safe, together with your home insurance policy and any pictures and receipts you have. If you have access to a scanner or have created your inventory list digitally, you can store it in the cloud. You can download the free Home Inventory APP as seen below and on page 2. Here's a printable version:  
[https://www.insureuonline.org/home\\_inventory\\_checklist.pdf](https://www.insureuonline.org/home_inventory_checklist.pdf)

### Q. HOW OFTEN SHOULD I UPDATE MY INVENTORY LIST?

A. Update your inventory list once a year or anytime you add something you value to your home.

### Q. WHAT SHOULD I INCLUDE IN MY HOME INVENTORY LIST?

A. Include detailed documentation of your possessions including receipts, descriptions, and photo/video of the contents in your inventory list.

### Q. DO I NEED TO SUBMIT A COPY OF THE INVENTORY LIST TO MY INSURANCE COMPANY?

A. You do not have to provide your insurance company with a copy of your home inventory list. This is for your personal records and to serve as an aid in the event you experience a covered loss of your personal property.



DOWNLOAD THE  
HOME INVENTORY APP

## HOME INVENTORY INSURANCE TIPS - CONTINUED

### Q. HOW DO I CREATE A HOME INVENTORY LIST?

A. We suggest creating an inventory list by sectioning off the home by room (kitchen, bedroom, garage, living room, etc.). Going through each room separately will help you keep things organized and reduces your chances of forgetting important items.

You can use the free Home Inventory APP.

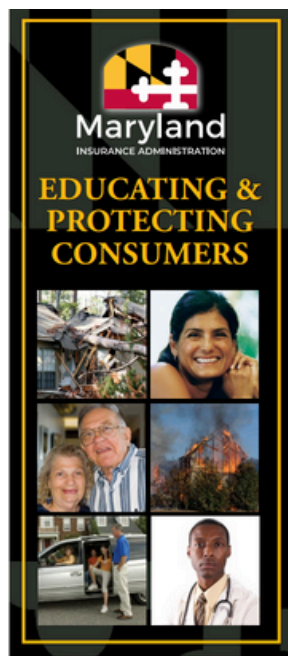
Scan the QR code or visit:

<https://content.naic.org/consumer/home-inventory>



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**THE HOME INVENTORY APP MAKES IT EASY TO  
CREATE A RECORD OF ALL YOUR BELONGINGS,  
INCLUDING THE ABILITY TO SCAN BARCODES  
AND UPLOAD PHOTOS OF YOUR ITEMS.**  
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## ABOUT THE MARYLAND INSURANCE ADMINISTRATION



The Maryland Insurance Administration (MIA) is the state agency that regulates the business of insurance in Maryland. If you feel that your insurer or insurance producer acted improperly, you have the right to file a complaint. The MIA can investigate complaints that an insurer or insurance producer has:

- Denied or delayed payment of all portions of a claim
- Improperly terminated your insurance policy
- Raised your insurance premiums without proper notice or in excess of what the law allows
- Made false statements to you in connection with the sale of insurance or the processing of insurance claims
- Overcharged you for services, including premium finance charges

**Contact the Maryland Insurance Administration at:**

**200 St. Paul Place, Suite 2700**

**Baltimore, Maryland 21202**

**410-468-2000 | 800-492-6116 | 800-735-2258 TTY**



<https://insurance.maryland.gov/Consumer/Pages/FileAComplaint.aspx>



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