Renters insurance inventory

Your policy pays for what you can prove you owned. This is the proof: one sheet for the items, one box for the policy facts you will need at 2 a.m.

How to fill it in (about 30 minutes)

1. **Walk every room with your phone on video first.** Open closets and drawers, say what you are looking at. Five minutes. This covers the dozens of small things you will not list by hand.
2. **List anything worth more than about $200 on the sheet,** one line each: laptop, TV, bike, camera, instrument, jewelry, the good jacket. Put the brand and model, not "a Sony TV."
3. **Photograph each of those items,** front and label. The serial number plate is usually on the back or bottom. Tick Photo when you have it.
4. **Find the receipt if it exists.** Search your email for "order" and "receipt," or use the card statement. Tick Receipt when you have it. No receipt is fine; a best-guess price is better than a blank.
5. **Add up the Price paid column** and compare it with your personal property limit in the box below. Most standard renters policies default to $10,000 to $15,000. A furnished one-bedroom usually holds $20,000 to $30,000.
6. **Store a copy somewhere that is not in the apartment:** cloud drive, email to yourself, or a photo of the finished sheet. If your phone is what gets stolen, the inventory must survive it.

Your policy, on one card

INSURER	POLICY NUMBER	CLAIMS PHONE
PERSONAL PROPERTY LIMIT	**DEDUCTIBLE**	**PAYS ACV OR RCV?**

SPECIAL LIMITS (JEWELRY, BIKES, ELECTRONICS, CASH)

ROOMMATE ON THIS POLICY? SUBLET? STORAGE UNIT COVERED?

ACV pays what the item was worth after depreciation. RCV pays what a comparable replacement costs today. Most renters policies default to ACV; RCV is usually a small upgrade and worth asking about. Roommates generally need their own policy. This is a worksheet, not legal or insurance advice.

From Manifest · manifestme.me/blog/home-inventory-renters-insurance · The CSV version imports straight into the Manifest app.

Item sheet

Page ____ of ____ · Date _____ · Total of Price paid $_____

Room	Item	Brand / model	Serial #	Price paid	Bought (mo/yr)	Photo	Receipt

One line per item over about $200. Group the rest ("kitchen drawers, approx. $400") on one line and rely on the room video.

The 30-minute checklist

Tick as you go. The wide shots and the room video are what cover everything you did not list.

WIDE SHOTS AND VIDEO (5 MIN)

- [ ] Each room from the doorway, lights on
- [ ] Inside every closet
- [ ] Open kitchen cabinets and drawers
- [ ] Bathroom cabinet and under the sink
- [ ] Garage, basement, or storage area
- [ ] Bike storage, balcony, hallway hooks

ITEMIZED PHOTOS (15 MIN)

- [ ] Laptop, tablet, phone
- [ ] TV, speakers, console
- [ ] Camera and lenses
- [ ] Bike, with the serial number
- [ ] Jewelry and watches
- [ ] Musical instruments
- [ ] Sports and hobby gear
- [ ] Furniture you bought, not the landlord's
- [ ] Anything else worth $200 or more

RECORDS (10 MIN)

- [ ] Email search: "order," "receipt," "your purchase"
- [ ] Card statements for the big items
- [ ] Rough values for anything without a record
- [ ] Serial numbers for the bike and electronics

EASY TO FORGET

- [ ] Clothes and shoes, as a total
- [ ] Cookware and small appliances
- [ ] Books, games, records
- [ ] Things at a parent's house or in storage
- [ ] Items you brought from home that are now yours

SAVE IT

- [ ] Copy in a cloud drive, not only on the phone
- [ ] Someone else knows where it is
- [ ] Redo after a move or a big purchase