HOUSEHOLD

and

Personal Property

Inventory Book

Circular 1346

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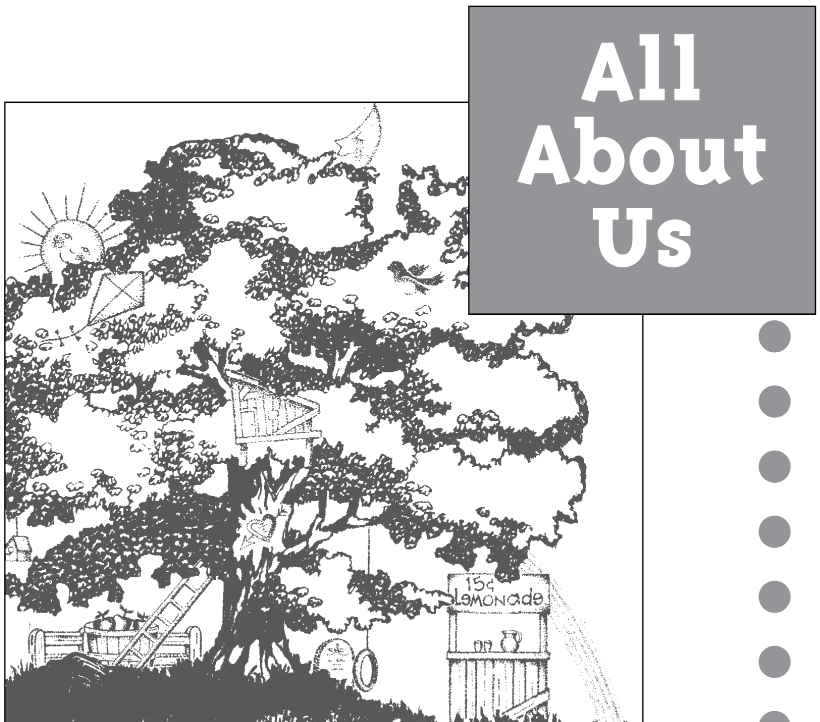

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HOUSEHOLD and Personal Property Inventory Book

In your mind's eye, picture your bedroom. Now imagine that a fire has destroyed everything in it. How many of your possessions could you name and describe accurately when the insurance adjuster asked for a list?

No one likes to think about experiencing a household disaster, but taking stock of the items you own is wise protection. Should you face a theft, fire, flood, earthquake, tornado, or other natural disaster, having a complete and accurate accounting of your household furnishings and personal possessions will be quite useful in settling insurance claims and documenting losses for tax purposes.

Household inventories are important in other circumstances, too. By listing the items you own, the dates you bought them, and their original prices or monetary values, you will create an inventory that can help you:

- indicate the monetary value of your belongings for a net worth statement,
- provide proof of ownership in the case of separation or divorce, and
- decide how much insurance to carry on household goods.

What's a Net Worth Statement?

A net worth statement gives a picture of a person's or family's financial well-being. The statement lists all assets (items owned plus savings and investments) and all liabilities (debts). A net worth statement is an important step in determining appropriate financial goals, both short-range and long-term. A household inventory contributes to the net worth statement as a tool for evaluating personal assets.

Other Reasons for Having an Inventory

Few newlyweds actively prepare for a divorce, but divorce has become a fact of life for many. A household inventory can be created before a marriage and used as part of a prenuptial agreement, or it can be compiled later and used in the legal settlement process. An inventory can also be useful when an estate is being settled after someone's death. Accurate records of the worth of items make equitable distribution more feasible.

Homeowners Insurance

Most homeowners insurance policies cover two independent aspects of coverage: property protection and liability protection. Property protection pays for actual damage to a home or other structures (like a free-standing garage or storage area), damage to personal property, and costs associated with the loss of a home (such as increased food or lodging expenses if you cannot live in your house). Liability protection pays when you are legally responsible for another person's bodily injury or property damage.

When you talk to a homeowners insurance agent, you will be given a choice of policies, from very basic to deluxe. The more "deluxe" a policy, the more protection it provides (and the more it costs). For example, a very basic policy may not protect you if your pipes freeze and burst in the winter. A more expensive, deluxe policy would probably cover these occurrences.

Sometimes a deluxe policy is called an "all-risk" policy, but this does *not* mean that it protects you in every case of damage. It means that you are protected from all risks *except* those specifically excluded. In Illinois, some of a homeowner's most pertinent risks are excluded from all-risk policies, including flooding, sewage back-up, earthquakes, and mine subsidence. Ask your insurance agent exactly what is covered and to explain the details of special policies, or "endorsements," to cover risks that are not covered.

Renters insurance (for consumers who rent rather than own their living quarters) is a form of homeowners insurance; it too has both property and liability coverages. Homeowners with mortgages are generally required to own insurance, but renters are not.

Some renters believe that the landlord's insurance will cover their personal property in case of a loss. It does not! The landlord's insurance is for the structure only, not the personal belongings inside. Only about one in four renters protects himself with renters insurance.

All renters, however, need to consider the financial loss they will face without insurance in the event of a theft, fire, or other disaster, or if their negligence causes bodily injury to another person or damage to another person's property.

How Much Insurance Do I Need?

Most homeowners insurance policies automatically cover personal property for up to 50 percent of the coverage on the home. For example, if your homeowners policy has $80,000 worth of coverage for your building, you automatically have an additional $40,000 to cover the cost of replacing your personal property. Will your coverage be enough to actually replace your damaged possessions with new ones? Without a complete household inventory, it is nearly impossible to know. Your inventory lets you sum

How to Make Your Inventory

Making a list of all your belongings may seem a monumental task, which is what keeps many people from ever getting started. But it need not be overwhelming. The tips here can make the job more manageable:

- **Inventory one room at a time. List every item in the room, its purchase price, the date of purchase (as close as you can remember), and where you purchased it (if you don't have an actual record of the purchase, the store might). Use any accounts of your expenditures on file (old checks, receipts, or similar records) to help refresh your memory. If the item isn't on that room's list, either write it in at the bottom or look through the other pages in the inventory until you find it.**

- **Use the forms provided in this publication as reminders of your belongings. Add any items not listed. Use the special inventory section (which begins on page 32) to individually describe items you merely counted in your room-by-room inventory. When there's space in the special inventory section for more details, the item is marked by an asterisk followed by the page number. You should also use the special inventory section to keep records for objects that may require special insurance (see page 4).**

- **Use a camera or videocamera to record what you own. Photograph your home systematically: Start with one wall of a room and take as many pictures as necessary to record everything along that wall, overlapping slightly. Move around the room clockwise. Remember to open closets and drawers and photograph what's inside. Record the purchase prices and purchase dates of the items on the back of each photograph or on the forms in this book.**

- **List all brand names, model numbers, and serial numbers for items that have them to help verify purchase dates and approximate replacement costs.**

- **If you use a personal computer, you might want to investigate the various software packages on the market for compiling a household inventory.**

As you're doing your inventory, think about items you own that may be in a temporary residence (like a college dormitory) or in your vehicle. Do include these items in your inventory list — they are covered by your homeowners insurance policy. Your personal property is covered anywhere in the world under your normal policy.

up the value of all your household goods and helps you make sure you have adequate insurance coverage for them.

So What Are My Goods Worth?

You need to be familiar with several important insurance terms when calculating the value of your household items. In the inventory worksheets (starting on page 6), there are three columns related to price: original cost, replacement cost, and actual cash value.

- Original cost: How much you paid for an item.
- Replacement cost: How much you would have to pay to replace the item with a new one today. Typically, but not always, this cost is higher than the original cost.
- Actual cash value: There is not a hard and fast rule on how to calculate ACV, but most insurance companies use the following definition: How much the item would cost new, minus the amount it has "depreciated" (decreased in value due to age, wear and tear, or obsolescence). The depreciation percentage is how long you had the item compared to its expected life.

Let's look at an example to help bring the three terms to life:

Say you bought a new sofa four years ago for $1,000. Its expected life is 10 years. This year you had a fire, and the sofa was destroyed. The depreciation is how long you had the item (4 years) compared to its expected life (10 years): 4 years divided by 10 years is .4, or 40% depreciation. A new sofa now costs $1,200, so 40% depreciation is $480 (depreciation is calculated as a percentage of the replacement cost, not the purchase price).

So in this example:

- The *original cost* (what you paid new) is $1,000.
- The *replacement cost* (what you must pay new today) is $1,200.
- The *actual cash value* is $720, calculated by subtracting the amount of depreciation ($480) from the replacement cost ($1,200).

A term that can cause confusion is *market value,* which is really a real estate term and not an insurance term at all. If the term market value does come up, it is likely to be used as the "garage-sale value" or the original cost minus the amount of depreciation, which for the sofa would yield $600 ($1,000 minus $400).

Market value, however, is not included on the inventory worksheets because you cannot purchase insurance for market value of personal property. Most insurance companies let you insure your property either for its replacement cost or for its actual cash value. It is more expensive to insure property for its replacement cost, but in the event of a loss you will have enough coverage to replace all of the items that you owned.

Special Items = Special Insurance

Some categories of belongings require that owners purchase extra insurance (sometimes called an "endorsement") to protect them. For example, antiques, silver, collections (such as baseball card collections), personal computers, jewelry, furs, art, and guns may require special endorsements to cover their full value. Be sure to ask your insurance agent about your policy's limits for these items and purchase additional coverage if necessary. Instead of merely listing the items in your household inventory, you may want to have them appraised and attach their appraised values to the inventory.

Special Risks = Special Insurance

A common disaster in the U.S. is flooding. Did you know that your homeowners policy probably does *not* cover flood damage?

Coverage is available through the **National Flood Insurance Program** to residents living in "participating communities." If you are concerned about flood coverage in your area, call the National Flood Insurance Program (800-638-6620) or your insurance agent.

Earthquake insurance is readily available in most areas. It can be inexpensive — or quite costly — depending on the level of risk you are exposed to. Talk to your insurance agent about this important coverage.

Where there is or was mining, there can be mine subsidence (when surface earth collapses over a mine shaft). In some states, mine subsidence insurance is mandatory. Discuss the risk with your agent.

Keeping Your Inventory Safe

Once you have completed your inventory, keep it, receipts, and any photos or videos you have produced in a safe place outside of your house (so it doesn't disappear if you face a loss!). A safe deposit box is one good spot. Make a photocopy of your inventory to keep at home so that you can update it as you buy new items. Make sure you have enough insurance to cover these new items.

After A Loss

Now, do these three things before you do anything else.

- Take a photo of the way things look before you start cleaning up.
- Protect your property from further damage by moving items to a safer place, boarding up windows, and patching holes in walls or roofs.
- Keep receipts for items you bought to clean or protect your property (such as tarpaulins, plywood, etc.). Many policies will reimburse you for these costs.

Don't dispose of anything until your insurance representative gives you the okay.

The Claim Process

If you have suffered a loss from theft, fire, or natural disaster, you are probably experiencing some degree of trauma. This section should help you take the necessary steps to get back on your feet.

Contact your insurance agent first. Eventually, you may be working with a claims adjuster or other insurance representative, but your agent is your first and best link to your insurance company. If you can't reach your insurance agent, call the insurance company directly and ask to speak to someone in the claims department. If your property is unlivable, post a forwarding phone number so your insurance company knows where to reach you.

You will probably need to fill out a claim report (sometimes called a proof-of-loss form). Because this inventory was designed to be very similar to the claim reports used by major insurance companies, filling out these forms should be a breeze with the use of this completed book. The company representative assigned to your case may examine your damaged items and prepare a report for the company. Check the report to make sure it is accurate.

The Settlement

Your insurance company will probably divide your claim payments into three distinct parts: (1) for the dwelling structure itself, (2) for your personal property, and (3) for additional living expenses you incur because you cannot live in your home.

You will probably need to hire a contractor to repair the damage to the house. Be sure to choose a reputable person and be wary! Con artists come out of the woodwork after a major disaster. Your State Attorney General's office and your local Cooperative Extension office have tips on how to choose a reputable contractor.

The settlement for your personal property will be based on either the actual cash value or the replacement cost of your lost or damaged property. If you bought replacement cost coverage, you may receive a check for the actual cash value first. As you replace the damaged property, show the insurance company representative your receipts. The company will then reimburse you for the difference between the actual cash value and the replacement cost.

If you have additional living expense coverage as part of your policy, be sure to keep receipts of extra living costs you are incurring due to the loss of your home (for example, a hotel room). Ask your company for details on the amount they will reimburse you and where and how long you can stay.

For an excellent source of information about insurance claim procedures, call the Illinois Department of Insurance at (217)782-4515 or (312)814-2420. Ask for their free fact sheet, *When Disaster Strikes: What to Do After an Insured Homeowners Loss.* Or look for the text of this fact sheet on the Department of Insurance Internet home page: http://www.state.il.us/ins/

If You Are Uninsured

It's still a good idea to fill out a household inventory list. It can help you secure grants or loans and be helpful in claiming casualty losses on your income tax returns. There are a variety of services available to uninsured victims. So be sure to do your homework and find out what's available to you. Clearly, though, the best way to protect yourself is by buying insurance before a disaster occurs.

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This inventory is an adaptation of the household inventory developed by Barbara Rowe and Holly Hunts in response to the Great Flood of 1993.

Living room

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Air conditioner (window)							
Bookcases (not fastened to walls)							
Books* (p. 34)							
Knickknacks * (p. 44)							
Cassette tape player, cassette tapes* (p. 35)							
Ceiling fans							
Chairs							
Couches, sofas, sectionals							
Clocks							
Coffee tables							
Compact disc player, CDs* (p. 35)							
Curtains or drapes							
Desk and contents							
End tables							
Fireplace tools, screen, grate							
Footstools							
Lamps (hanging, floor, light fixtures)							
Mirrors							
Musical instruments* (p. 48)							

*List in special inventory section.
Living room inventory continued on next page.

Living room, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Organ/piano and bench							
Photograph albums* (p. 47)							
Pictures, prints, wall hangings* (p. 47)							
Pillows							
Plants/flower arrangements							
Radios/receivers/equalizers							
Rugs							
Stereo, turntable, speakers, record albums* (p. 35)							
Table lamps							
Telephones, answering machine							
Television							
Vases*							
VCR, videotapes* (p. 35)							
Wood-burning stove							
Other furniture:							
Total							

* List in special inventory section.

Dining room

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Air conditioner (window)							
Buffet							
Candlestick holders/candelabra							
Chairs and dining chairs							
China* (p. 44)							
China cabinet/hutch							
Clocks							
Crystal* (p. 44)							
Curtains and/or drapes							
Dining table							
Electric appliances* (p. 43)							
Flatware* (p. 44)							
Glassware* (p. 44)							
Knickknacks* (p. 44)							
Lamps (floor or hanging)							
Mirrors (portable)							
Pictures, prints, wall hangings* (p. 47)							
Plants/flower arrangements							
Rugs							

*List in special inventory section.
Dining room inventory continued on next page.

Dining room, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Silverware* (p. 44)							
Tables							
Table linens, placemats, napkins, napkin holders* (p. 50)							
Telephones							
Vases* (p. 44)							
Wines, liquors							
Other furniture:							
Total							

*List in special inventory section.

Kitchen/breakfast nook

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Air conditioner (window)							
Baby high chair							
Butcher block/baker's rack							
Cabinets (not fastened to walls)							
Canisters, cookie jar, oil bottles							
Chairs							
Clock							
Coffeemaker/grinder							
Cookbooks							
Cutlery, flatware* (p. 44)							
Cutting boards							
Dishes* (p. 44)							
Dishwasher							
Electrical appliances (toaster, frying pan, waffle iron, hand mixer, pasta machine, ice-cream maker, etc.)							
Freezer							

*List in special inventory section.

Kitchen/breakfast nook inventory continued on next page.

Kitchen/breakfast nook, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Garbage disposal							
Kitchen utensils (rubber spatulas, whisks, cookie cutters, rolling pins, measuring spoons and cups, Tupperware, etc.)							
Knives/knife holder* (p. 44)							
Microwave oven							
Oven/cooktop							
Picnic baskets							
Pictures, prints, wall hangings* (p. 47)							
Pots, pans, cookware							
Radio							
Refrigerator							
Rugs or carpet							
Serving bowls/platters/pitchers							
Spice rack							
Staple foods							
Table linens, placemats, napkins, napkin holders* (p. 50)							
Tables							
Tea kettle							

*List in special inventory section.
Kitchen/breakfast nook inventory continued on next page.

Kitchen/breakfast nook, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Telephone							
Television							
Toaster oven							
Towels* (p. 33)							
Trash compactor							
Vases* (p. 44)							
Wine rack							
Total							

Laundry room

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Broom, mop, bucket, dustpan							
Cabinets (not attached to walls)							
Dryer							
Folding table							
Freezer							
Laundry baskets							
Refrigerator							
Sewing machine							
Iron and ironing board							
Vacuum cleaner, cleaning equipment							
Washing machine							
Water heater							
Water softener							
Rugs or carpet							
Total							

Master bedroom

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Air conditioner (window)							
Aquarium							
Bed frames							
Bedspreads, blankets* (p. 33)							
Books* (p. 34)							
Bookcases (not fastened to walls)							
Ceiling fan							
Chaise longue/ love seat							
Chest of drawers, dressers							
Chairs							
Clocks							
Clothes hamper							
Clothing* (pp. 37-41)							
Curtains or drapes							
Desk							
Dressing screens							
Hope chest							
Humidifier							
Jewelry* (p. 45)							

*List in special inventory section.
Master bedroom inventory continued on next page.

Master bedroom, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Knickknacks* (p. 44)							
Lamps							
Mattresses, box springs							
Mirrors (not fixed to walls)							
Night stands, tables							
Pictures, prints, wall hangings* (p. 47)							
Pillows, quilts* (p. 33)							
Plants/flowers							
Radio							
Rocking chair							
Rugs							
Sheets, pillowcases* (p. 33)							
Stereo, CD player, CDs* (p. 35)							
Telephone							
Television, VCR, videotapes* (p. 35)							
Vanity table							
Vases* (p. 44)							
Total							

*List in special inventory section.

Bedroom, second

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Air conditioner (window)							
Bed frames							
Bedspreads, blankets* (p. 33)							
Books* (p. 34)							
Bookcases (not fastened to walls)							
Chairs							
Chest of drawers, dressers							
Clocks							
Clotheshamper							
Clothing* (pp. 37-41)							
Curtains or drapes							
Desk							
Dressing screens							
Hope chest							
Humidifier							
Jewelry* (p. 45)							
Knickknacks* (p. 44)							
Lamps							
Mattresses, box springs							

*List in special inventory section.
Bedroom, second, inventory continued on next page.

Bedroom, second, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Mirrors (not fastened to walls)							
Night stands, tables							
Pictures, prints, wall hangings* (p. 47)							
Pillows, quilts* (p. 33)							
Plants/flowers							
Radio							
Rugs							
Sewing machine							
Sheets, pillowcases* (p. 33)							
Stereo, CD player, CDs* (p. 35)							
Telephone							
Television, VCR, videotapes* (p. 35)							
Total							

*List in special inventory section.

Bedroom, third

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Air conditioner (window)							
Beds							
Bedspreads, blankets* (p. 33)							
Books* (p. 34)							
Bookcases (not fastened to walls)							
Chairs							
Chest of drawers, dressers							
Clocks							
Clothes hamper							
Clothing* (pp. 37-41)							
Curtains or drapes							
Desk							
Hope chest							
Humidifier							
Jewelry* (p. 45)							
Knickknacks* (p. 44)							
Lamps							
Mattresses, box springs							
Mirrors (not fastened to walls)							

*List in special inventory section.

Bedroom, third, inventory continued on next page.

Bedroom, third, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Night stands, tables							
Pictures, prints, wall hangings* (p. 47)							
Pillows, quilts* (p. 33)							
Plants/flowers							
Radio							
Rugs							
Sewing machine							
Sheets, pillowcases* (p. 33)							
Stereo, CD player, CDs* (p. 35)							
Telephone							
Television, VCR, videotapes* (p. 35)							
Total							

*List in special inventory section.

Bedroom, fourth (baby’s room)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Baby swing							
Bed (bassinet or crib)							
Blankets* (p. 33)							
Bookcases (not attached to wall)							
Books* (p. 34)							
Car seat							
Chairs/rocking chair							
Changing table							
Chest of drawers, dressers							
Clock							
Clothing* (pp. 37-41)							
Curtains or drapes							
Humidifier							
Infant carrier/baby seat							
Lamps							
Linens* (p. 33)							
Mattress, box springs							
Mirrors (not fastened to walls)							
Mobiles							

*List in special inventory section.
Bedroom, fourth (baby’s room), inventory continued on next page.

Bedroom, fourth (baby's room), continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Pictures, prints, wall hangings* (p. 47)							
Playpen							
Rocking chair							
Rocking horse							
Rugs							
Stroller							
Tables							
Toy chest							
Toys* (p. 36)							
Walker/exerciser							
Total							

*List in special inventory section.

Master bathroom

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Baskets, wicker							
Cabinets (not fastened to walls)							
Chairs							
Clothes hamper							
Contact lenses							
Cosmetics, toilet accessories							
Curtains							
Electrical appliances (hair dryer, razor, curling iron, electric rollers, toothbrush, etc.)							
Eyeglasses							
First aid kit							
Hearing aids							
Heating pad							
Iron and ironing board							
Knickknacks* (p. 44)							
Medicines (prescription and nonprescription)							
Mirrors (portable)							
Pictures, prints, wall hangings* (p. 47)							

*Master bathroom inventory continued on next page.

Master bathroom, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Plants/flowers							
Radio							
Rugs, bath mats							
Scales							
Shelves (not attached)							
Shower curtain							
Soap dispensers, etc.							
Television							
Towels, sheets* (p. 33)							
Wastebasket							
Total							

Bathroom, second

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Baskets, wicker							
Cabinets (not fastened to walls)							
Clothes hamper							
Cosmetics							
Curtains							
Electric appliances (hair dryer, curling iron, electric rollers, toothbrush, etc.)							
First aid kit							
Heating pad							
Medicines (prescription and nonprescription)							
Mirrors (not fastened to walls)							
Radio							
Rugs							
Shower curtain							
Television							
Towels* (p. 33)							
Total							

Family room

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Air conditioner (window)							
Baskets							
Binoculars							
Board games* (p. 48)							
Books* (p. 34)							
Bookcases (not fastened to walls)							
Cassette tapes, compact discs, records* (p. 35)							
Ceiling fan							
Chairs, footstools							
Children's toys* (p. 36)							
Collections* (p. 48)							
Couches, sofas, sectionals							
Curtains, drapes							
Desk							
Entertainment center							
Exercise equipment* (p. 48)							
Fireplace tools, grate, screen							
Hobby equipment* (p. 48)							
Knickknacks* (p. 44)							

*List in special inventory section.
Family room inventory continued on next page.

Family room, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Lamps							
Mementos							
Musical instruments* (p. 48)							
Photo albums* (p. 47)							
Pictures, prints, wall hangings* (p. 47)							
Pillows							
Ping-pong/pool table							
Plants, planters/flower arrangements							
Rugs							
Sheet music							
Stereo equipment (CD player, cassette deck, turntable)							
Tables							
Telephone							
Television, VCR							
Vases* (p. 44)							
Video games* (p. 36)							
Video camera, videotapes* (p. 35)							
Total							

*List in special inventory section.

Home office

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Adding machine/calculator							
Air conditioner (window)							
Awards/diplomas							
Books* (p. 34)							
Bookcases (not fastened to walls)							
Compact disks, blank disks							
Computer, monitor, keyboard, modem* (p. 42)							
Computer printer, printer supplies, paper, stand							
Computer software, games* (p. 42)							
Chairs							
Desk, accessories							
FAX machine							
Filing cabinets							
Knickknacks* (p. 44)							
Lamps							
Laptop computer, printer							
Photocopier							
Pictures, prints, wall hangings* (p. 47)							

*List in special inventory section.
Home office inventory continued on next page.

Home office, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Radio							
Rugs							
Tables							
Tape recorder							
Telephone							
Typewriter							
Wastebasket							
Total							

Garage/basement/porch/deck/yard

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Auto equipment							
Benches							
Bicycles							
Cabinets							
Camping equipment (sleeping bags, tents, backpacks)							
Canned goods							
Exercise equipment* (p. 48)							
Freezer (and contents)							
Furnace, heating, central air-conditioning equipment							
Garden equipment (lawn mower, wheelbarrow, rakes, hoes, shovels, tiller)							
Glider, gym or swing set							
Grass seed, fertilizer, bird feed							
Grill (gas/charcoal), equipment							
Hobby equipment* (p. 48)							
Holiday decorations							
Hoses/sprinklers							

*List in special inventory section.
Garage/basement/porch/deck inventory continued on next page.

Garage/basement/porch/deck, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Hot tub							
Ladders							
Lawn decorations							
Lawn furniture							
Luggage							
Patio furniture							
Planters							
Snowblower							
Sports equipment* (p. 48)							
Tools* (p. 51)							
Trash cans							
Vases* (p. 44)							
Woodworking equipment							
Workbench							
Total							

*List in special inventory section.

Attic

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total							

Special inventory (antiques)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total							

Special inventory (bed and bath linens, bedspreads, blankets, quilts)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total							

Special inventory (books)

Author	Title	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total								

Special inventory (cassette tapes, compact discs, record albums, videotapes)

Artist	Title	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total								

Special inventory (children's toys)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total							

Special inventory (clothing, children's)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Activewear (ballet outfit, football uniform, etc.)							
Bathing suit							
Coats/jackets							
Dresses							
Hats, mittens, gloves, scarves							
Pants, slacks, shorts							
Shirts							
Shoes/boots							
Socks, stockings/tights, leggings							
Suits							
Sweaters							
Underwear and pajamas							
Total							

Special inventory (clothing, men's)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Activewear (sweats, swimsuits, etc.)							
Belts/suspenders							
Gloves, scarves							
Handkerchiefs							
Hats							
Jackets, blazers							
Overcoats, raincoats, windbreakers							
Pajamas, robes							
Pants, slacks, jeans							
Shoes/boots							
Shorts							
Shirts/dress shirts/casual shirts							
Socks							
Suits							
Sweaters							
Ties/tie tacks/cuff links							
Underwear							
Umbrellas							
Total							

Special inventory (clothing, women's)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Accessories							
Activewear (aerobic outfits, swimsuits)							
Belts							
Dresses							
Hats							
Jackets, blazers							
Hosiery, pantyhose, leggings, tights, socks							
Mittens, gloves							
Overcoats, raincoats, windbreakers							
Pajamas/robes							
Pants, slacks, jeans, shorts							
Scarves							
Shoes, boots							
Shirts/blouses							
Skirts							
Suits							
Sweaters							
Umbrellas							
Underwear, lingerie							

Women's clothing inventory continued on next page.

Special inventory (clothing, women’s), continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total							

Special inventory (clothing, other)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total							

Special inventory (computer hardware and software)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total							

Special inventory (electrical appliances)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total							

Special inventory (glassware, dinnerware, flatware, cutlery, knickknacks,vases)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Coffee set							
China							
Crystal							
Decanters							
Dishes							
Glassware							
Knickknacks							
Knives							
Napkin holders							
Punch bowl set							
Serving pieces							
Silver flatware							
Silver chest							
Stainless steel flatware							
Tea set							
Trays							
Vases							
Wine glasses							
Total							

Special inventory (jewelry)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Bracelets/anklets							
Earrings							
Necklaces/chains							
Pins							
Rings							
Watches							
Charms							
Pendants							
Total							

Special inventory (miscellaneous)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Built-in bookshelves							
Built-in mirrors							
Carpeting							
Linoleum/tiles/marble flooring							
Light fixtures							
Portable heaters							
Smoke alarms							
Wet bar							
Total							

Special inventory (pictures, prints, wall hangings, photo albums)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total							

Special inventory (sports, hobby, or exercise equipment; musical instruments, collections)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Aerobic steps, leg weights							
Basketball equipment							
Bicycles/tricycles							
Board games, cards							
Bowling equipment							
Cameras/accessories							
Camping equipment (tents, sleeping bags)							
Collections (baseball cards, stamps, etc.)							
Crochet, knitting, or embroidery supplies							
Darkroom equipment							
Darts							
Electric trains							
Exercise equipment (rowing machine, treadmill, exercise bike, etc.)							
Fishing tackle							
Football, soccer equipment							
Golf clubs and accessories							
Guns							

Sports, hobby, or exercise equipment; musical instruments, collections inventory continued on next page.

Special inventory (sports, hobby, or exercise equipment; musical instruments, collections), continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Lawn games (croquet, horseshoes)							
Musical instruments							
Other hobby supplies (paint, glue, etc.)							
Ping pong and pool table							
Skates							
Skis/snowshoes							
Sleds							
Softball equipment							
Tennis, racquetball equipment							
Weight-lifting equipment							
Total							

Special inventory (table linens, napkin holders)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total							

Special inventory (tools)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Auto tools							
Garden tools							
Electric tools							
Total							

REGIONAL REFERENCES

Important Insurance Information for Illinois and other midwestern states

Illinois

Floods. In the 20 years between 1969 and 1995, Illinois had 23 presidentially declared disasters! One of the most common disasters in Illinois is flooding. During this time, 72 of the 102 counties experienced major flooding. For this reason, it is wise to discuss flood insurance with your insurance agent.

The National Flood Insurance Program makes coverage available to residents living in "participating communities." If you are concerned about flood coverage in your area, call the Illinois number for the National Flood Insurance Program (217-782-3862), the National Flood Insurance Program (800-638-6620), or the Illinois Department of Insurance (217-782-4515). Or call your insurance agent.

Earthquakes. Earthquake insurance is readily available in most areas of Illinois. You have probably heard of the renowned New Madrid seismic zone in southern Illinois. You may not be aware, though, that the state has several other earthquake faults.

Mine subsidence. Illinois leads the nation in coal production. An unfortunate result is a correspondingly high prevalence of mine subsidence, which occurs when surface earth collapses over a mine shaft. In fact, an estimated 320,000 housing units in the state are built over or adjacent to underground mines. The Mine Subsidence Insurance Act, passed in Illinois in 1979, provides subsidence insurance for homeowners. Your insurance agent should be able to answer any questions you have about your need for such insurance, but you may also contact the Illinois Mine Subsidence Insurance Fund. For general information about the prevalence and risk of mine subsidence in Illinois, call or write:

Illinois Mine Subsidence Insurance Fund
(800-433-6743)
Two Prudential Plaza
180 N. Stetson Ave., Suite 1410
Chicago, IL 60601-6710

Illinois Department of Insurance
(312)814-2420
James R. Thompson Building, Suite 15-100
100 W. Randolph
Chicago, IL 60601

or

Illinois Department of Insurance
(217)782-4515
320 W. Washington
Springfield, IL 62767

The Illinois Department of Insurance is the state government agency regulating insurance companies and agencies licensed to do business in Illinois. The department enforces Illinois insurance laws and regulations and protects Illinois citizens by educating them about insurance, investigating their problems, overseeing the market conduct of insurance companies and agents, and monitoring the financial stability of insurance companies.

State Associations

Illinois Insurance Information Service
(217)789-1010
217 E. Monroe
Springfield, IL 62701

This service is a consumer program funded by the insurance industry in Illinois. Their "helpline" staff answer questions about all types of insurance, assist persons who are having a problem with an insurance company, provide factual public information on insurance companies, and distribute free educational literature. The helpline is operated by the Illinois Insurance Information Service, a nonprofit public service organization. For more information, see State Helplines, below.

Professional Independent Insurance Agents of Illinois
(217)793-6660
2205 Wabash Ave., Suite 206
Springfield, IL 62704-5356

Illinois Life Underwriters Association
(217)529-0126
60 Adloff Lane
Springfield, IL 62703-4402

State Helplines

Illinois Insurance Department Consumer Helpline
(217)782-4515 or (312)814-2420

Illinois Insurance Hotline
(800)444-3338
217 E. Monroe
Springfield, IL 62701

The Illinois Insurance Hotline is a tollfree helpline managed by the Illinois Insurance Information Service. It provides general consumer information, handles consumer complaints, and distributes free brochures on all lines of insurance. It operates from 9 a.m. to 4 p.m. Monday through Friday.

Indiana

Indiana Department of Insurance
(317)232-2395
311 W. Washington Street, Suite 300
Indianapolis, IN 46204-2787

State Associations

Insurance Institute of Indiana, Inc.
(317)464-2457
2450 One American Square
Indianapolis, IN 46282

Independent Insurance Agents of Indiana, Inc.
(317)824-3780
3435 W. 96th St.
Indianapolis, IN 46268-1102

Professional Insurance Agents of Indiana, Inc.
(317)875-6700
P.O. Box 68580
Indianapolis, IN 46268

Indiana State Association of Life Underwriters
(317)844-6268
3009 E. 96th St.
Indianapolis, IN 46240

State Helplines

Indiana Insurance Department Consumer Helpline
(800)622-4461 (in state) or (317)232-2395

Iowa

Iowa Department of Insurance
(515)281-5705
Lucas State Office Building, 6th floor
Des Moines, IA 50319

State Associations

Iowa Insurance Institute
(515)283-2147
729 Insurance Exchange Building
Des Moines, IA 50309

Iowa Life and Health Insurance Association
(515)243-7611
100 Court Ave., Suite 600
Des Moines, IA 50309-2231

Independent Insurance Agents of Iowa
(515)223-6060
4000 Westown Parkway
West Des Moines, IA 50265

Professional Insurance Agents of Iowa
(515)223-4831
1025 Ashworth Rd., Suite 307
West Des Moines, IA 50265

Iowa State Association of Life Underwriters
(515)243-1436
431 East Locust St., Suite 202
Des Moines, IA 50309-1999

State Helplines

Iowa Insurance Department Consumer Helpline
(515)281-5705

Kansas

Kansas Department of Insurance
(913)296-7829
420 South W. Ninth St.
Topeka, KS 66612-1678

State Associations

Kansas Association of Property/Casualty Insurance Companies
(913)232-0545
P.O. Box 1280
Topeka, KS 66601

Kansas Life Insurance Association
(913)232-0545
900 Merchants National Tower
Topeka, KS 66612

Professional Insurance Agents of Kansas
(913)266-7071
3811 SE 34th Terrace
P.O. Box 5513
Topeka, KS 66605

Kansas Association of Insurance Agents
(913)232-0561
815 S.W. Topeka Blvd.
Topeka, KS 66612

Kansas Association of Life Underwriters
(913)832-1921
4840 W. 15th Street, Suite 1000
Lawrence, KS 66049-3876

State Helplines

Kansas Insurance Department Consumer Helpline
(800)432-2484 (in state) or (913)296-3071

Michigan

Michigan Department of Insurance
(517)373-0240
611 W. Ottawa St., 2nd floor
North Lansing, MI 48933

State Associations

Michigan Association of Insurance Companies
(517)482-1643
404 Kalamazoo Plaza, Suite 100
Lansing, MI 48933

Michigan Insurance Federation
(517)371-2880
313 Washington Square, Suite 301
Lansing, MI 48933

Life Insurance Association of Michigan
(517)482-7058
230 N. Washington Square, Suite 306
Lansing, MI 48933

Michigan Association of Professional Insurance Agents
(616)792-8049
133 E. Superior St.
P.O. Box 7406
Grand Rapids, MI 49348

Michigan Association of Life Underwriters
(517)484-8494
1700 Michigan National Tower
Lansing, MI 48933

State Helplines

Michigan State Insurance Department Consumer Helpline
(517)373-0240

Michigan Association of Insurance Companies Helpline
(800)777-8005 (in state) or (517)482-1643
400 Kalamazoo Plaza
Lansing, MI 48933

The Michigan Association of Insurance Companies operates a tollfree helpline. Established in 1979, it provides information and handles complaints on life, health, and property/casualty insurance.

Minnesota

Minnesota Department of Insurance
(612)296-2488
133 E. 7th St.
St. Paul, MN 55101

State Associations

Insurance Federation of Minnesota
(612)292-1099
750 Norwest Center Tower, Suite 750
55 Fifth St. East
St. Paul, MN 55101-1764

Minnesota Independent Insurance Agents
(800)864-3846
7300 Metro Blvd., Suite 605
Edina, MN 55439

Minnesota Association of Professional Insurance Agents
(612)546-1605
1809 S. Plymouth Road, Suite 310
P.O. Box 367
Minnetonka, MN 55305

Minnesota State Association of Life Underwriters
(612)544-8087
1405 Lilac Dr. North, Suite 121
Minneapolis, MN 55422-4528

State Helplines

Minnesota State Insurance Department Helpline
(537)751-2640

Minnesota Insurance Information Center
(800)642-6121 or (612)222-3800
750 Norwest Center Tower
55 Fifth St. East
St. Paul, MN 55101

Missouri

Missouri Department of Insurance
(573)751-2640
P.O. Box 690
Jefferson City, MO 65102-0690

State Associations

Missouri Insurance Coalition
(573)893-4241
220 Madison St., 3rd floor
Jefferson City, MO 65101

Missouri Association of Independent Insurance Agents
(573)893-4301
2701 Industrial Dr.
P.O. Box 1785
Jefferson City, MO 65102

Missouri Association of Life Underwriters
(573)634-5202
P.O. Box 1729
Jefferson City, MO 65102-1729

State Helplines

Missouri Insurance Department Consumer Helpline
(800)726-7390 (in state) or (573)751-2640

Nebraska

Nebraska Department of Insurance
(402)471-2201
Terminal Bldg., 941 O St., Suite 400
Lincoln, NE 68508

State Associations

Nebraska Insurance Information Service
(402)474-5334
P.O. Box 81529
1220 Lincoln Mall
Lincoln, NE 68501

Insurance Federation of Nebraska
(402)476-7621
c/o Pierson, Fitchett, Hunzeker, Blake & Loftis
P.O. Box 95109
Lincoln, NE 68509

Independent Insurance Agents of Nebraska
(402)476-2951 or (402)476-1586
300 N. 27th St.
P.O. Box 30716
Lincoln, NE 68503

Professional Insurance Agents of Nebraska
(402)392-1611
10730 Pacific St., Suite 239
Omaha, NE 68114

Nebraska State Association of Life Underwriters
(402)474-7723
201 N. 8th St., Suite 400
Lincoln, NE 68508

State Helplines

Nebraska Insurance Department Consumer Helpline
(402)471-2201

North Dakota

North Dakota Department of Insurance
(701)328-2440
600 East Blvd.
Bismarck, ND 58505-0320

State Associations

North Dakota Domestic Insurance Companies
(701)223-2711
c/o Zuger, Kirmis & Smith
316 N. Fifth St., 6th floor
Bismarck, ND 58501

Independent Insurance Agents of North Dakota
(701)258-4000
Professional Building
418 E. Rosser Ave.
Bismarck, ND 58501-4085

Professional Insurance Agents of North Dakota
(701)223-5025
Holiday Park Office, Suite 6
1211 Memorial Highway
Bismarck, ND 58504

North Dakota State Association of Life Underwriters
(701)258-9525
P.O. Box 5010
Bismarck, ND 58502-5010

State Helplines

North Dakota Insurance Department Consumer Helpline
(800)247-0560 (in state) or (701)328-2440

Ohio

Ohio Department of Insurance
(614)644-2658
2100 Stella Court
Columbus, OH 43215-1067

State Associations

Ohio Insurance Institute
(614)228-1593
P.O. Box 816
172 E. State St., Suite 201
Columbus, OH 43216

Association of Ohio Life Insurance Companies
(614)227-2331
c/o Bricker & Eckler
100 S. 3rd St.
Columbus, OH 43215

The Independent Insurance Agents Association of Ohio, Inc.
(614)464-3100
1330 Dublin Rd.
P.O. Box 758
Columbus, OH 43216

Professional Insurance Agents Association of Ohio, Inc.
(614)239-1387
867 S. James Rd.
P.O. Box 27548
Columbus, OH 43227

Ohio State Association of Life Underwriters
(614)221-1900
17 S. High St., Suite 1200
Columbus, OH 43215-3413

State Helplines

Ohio Insurance Department Consumer Helpline
(800)522-0071 or (614)644-2658

South Dakota

South Dakota Department of Insurance
(605)773-3563
500 E. Capitol
Pierre, SD 57501-3940

State Associations

Independent Insurance Agents of South Dakota
(605)224-6234
P.O. Box 327
222 E. Capitol Ave.
Pierre, SD 57501

Professional Insurance Agents of South Dakota
(605)995-0223
P.O. Box 896
Mitchell, SD 57301-0896

South Dakota State Association of Life Underwriters
(605)224-1330
P.O. Box 1037
Pierre, SD 57501

State Helplines

South Dakota Insurance Department Consumer Helpline
(605)773-3563

Wisconsin

Wisconsin Office of the Commissioner of Insurance
(608)266-0103
121 E. Wilson
Madison, WI 53702

State Associations

Wisconsin Insurance Alliance
(608)255-1749
44 E. Mifflin St., Suite 205
Madison, WI 53703-2800

Community Insurance Information Center
(414)291-5360
744 N. 4th St., Suite 626
Milwaukee, WI 53203

Independent Insurance Agents of Wisconsin
(608)256-4429
725 John Nolen Dr.
Madison, WI 53713

Professional Insurance Agents of Wisconsin, Inc.
(608)274-8188
6401 Odana Rd.
Madison, WI 53719

Wisconsin State Association of Life Underwriters
(608)233-7085
4513 Vernon Blvd., Room 12
Madison, WI 53705-4964

State Helplines

Wisconsin Insurance Department Consumer Helpline
(800)236-8517 (in state) or (608)266-0103

Community Insurance Information Center
(414)291-5360
744 N. Fourth St., Suite 626
Milwaukee, WI 53203

The Consumer Insurance Information Center operates a helpline for consumers in the Milwaukee area. This helpline is unique because it serves consumers in only the metropolitan region of the state. The rest of Wisconsin is rural and has different insurance problems. The Center is also committed to finding coverage for rural consumers.

NATIONAL REFERENCES

Alliance of American Insurers
National Office
(708)330-8500
1501 Woodfield Rd., Suite 400 West
Schaumburg, IL 60173-4980

American Insurance Association
National Office
(202)828-7100
1130 Connecticut Ave. NW, Suite 1000
Washington, DC 20036

American Council of Life Insurance
(202)624-2000
1001 Pennsylvania Ave. NW, Suite 500
Washington, DC 20004-2599

Health Insurance Association of America
(202)223-7780
1025 Connecticut NW, Suite 1200
Washington, DC 20036

Independent Insurance Agents of America
(703)683-4422
127 S. Peyton St.
Alexandria, VA 22314

Insurance Information Institute, Inc.
(212)669-9200
110 William St.
New York, NY 10038

Insurance Services Office, Inc.
(212)898-6000
7 World Trade Center
New York, NY 10048-1199

National Association of Health Underwriters
(202)223-5533
1000 Connecticut Ave. NW, Suite 810
Washington, DC 20036

National Association of Independent Insurers
(847)297-7800
2600 River Rd.
Des Plaines, IL 60018

National Association of Insurance Brokers
(202)628-6700
1300 I St. NW, Suite 900E
Washington, DC 20005

National Association of Life Underwriters
(202)331-6000
1922 F St. NW
Washington, DC 20006-4387

National Association of Mutual Insurance Companies
(317)875-5250
3601 Vincennes Road
P.O. Box 68700
Indianapolis, IN 46268

National Association of Professional Surplus Lines Offices, Ltd.
(816)741-3910
6405 N. Cosby Ave., Suite 201
Kansas City, MO 64151

National Council on Compensation Insurance, Inc.
(407)997-1000
750 Park of Commerce Dr.
Boca Raton, FL 33487

Professional Insurance Agents
(703)836-9340
400 N. Washington Street
Alexandria, VA 22314

For general information or inquiries about the laws, regulations, or administrative policies related to the National Flood Insurance Program:

National Flood Insurance Program
(800)638-6620
Federal Emergency Management Agency
Federal Insurance Administration
500 C St. SW
Washington, DC 20472

National Industry-Sponsored Helplines

National Insurance Crime Bureau
(800)TEL-NICB
10330 S. Roberts Rd. 3A
Palos Hills, IL 60465

The National Insurance Crime Bureau is a not-for-profit organization supported by approximately 1,000 property-casualty insurers and self-insured companies dedicated to combating insurance crime. The NICB helpline gives people the opportunity to help stop insurance crime by reporting suspected fraud.

National Insurance Consumer Helpline
(800)942-4242
c/o Insurance Information Institute
110 William St.
New York, NY 10038

The National Insurance Consumer Helpline (NICH) is a tollfree consumer information telephone service sponsored by the Insurance Information Institute, American Council of Life Insurance, and the Health Information Institute.

GUIDE TO OTHER INSURANCE PUBLICATIONS

Answers to Questions About the National Flood Insurance Program
Publication FIA-2 (March 1992)
ATTN: Publications
Federal Emergency Management Agency
P.O. Box 70274
Washington, DC 20024

Guide to Single Family Home Mortgage Insurance
Publication HUD-1235-H (k) February 1994
U.S. Department of Housing and Urban Development
7th & D St. SW
Washington, DC 204010-3000

Homeowner's Curriculum
Homeowners Insurance for Home Purchase Counselors and Homeowners
Illinois Department of Insurance
320 W. Washington
Springfield, IL 62767

How Mortgage Insurance Works
Mortgage Guaranty Insurance Corporation
Marketing Department
P.O. Box 488
MGIC Plaza
250 E. Kilbourn Ave.
Milwaukee, WI 53202

How to File an Insurance Claim Publication February 1992/25M/CP
Insurance Information Institute
110 William St.
New York, NY 10038

Insurance for Your House and Personal Possessions: Deciding How Much You Need
Insurance Information Institute
110 William St.
New York, NY 10038

Insuring Your Home
Building Research Council
College of Fine and Applied Arts
University of Illinois at Urbana-Champaign
1 E. St. Mary's Rd.
Champaign, IL 61820

Mine Subsidence in Illinois: Facts for Homeowners
Publication: Environmental Geology 144
Illinois State Geological Survey
Natural Resources Building
615 E. Peabody Dr.
Champaign, IL 61820-6964

Private Mortgage Insurance: Questions and Answers
Private Mortgage Insurance Company
601 Montgomery St.
San Francisco, CA 94111

Settling Insurance Claims After a Disaster
Insurance Information Institute
110 William St.
New York, NY 10038

Some Questions to Consider in Choosing an Insurance Company
National Association of Insurance Commissioners
120 W. 12th St., Suite 1100
Kansas City, MO 64105-1925

Taking Inventory
Publication: March 1994/25M/CG
Insurance Information Institute
110 William St.
New York, NY 10038

Title Insurance: What Is It and Why Get It?
Community Development Legal Assistance Center
99 Hudson St.
New York, NY 10013

When Disaster Strikes: What to Do After an Insured Homeowners Loss
(also available in Spanish)
Illinois Department of Insurance
320 W. Washington St., 4th floor
Springfield, IL 62767

Guide to Related Publications

Home Buyer's Guide
(a comprehensive guide for prepurchase counselors)
Cornell University
Media Services Resource Center
7-8 Business and Technology Park
Ithaca, NY 14850

Home Buyer's Vocabulary
Publication: HUD-383-H(8)
U.S. Department of Housing and Urban Development
Washington, DC 20401

Software Guide

Home Owner$hip: Can You Afford It?
University of Illinois Cooperative Extension Service
Office of Computer Coordination
548 Bevier Hall
905 S. Goodwin Ave.
Urbana, IL 61801

Premium Comparison Guide for Auto and Homeowners Insurance
http://www.state.il.us/ins/shopping.htm

or contact:
Illinois Department of Insurance
320 W. Washington, 4th floor
Springfield, Il 62767
(217)782-4515

INSURANCE INFORMATION ON THE WORLD WIDE WEB

General Insurance Information by State

Illinois = http://www.insure.com/states/il/index.html
Indiana = http://www.insure.com/states/in/index.html
Iowa = http://www.insure.com/states/ia/index.html
Kansas = http://www.insure.com/states/ks/index.html
Michigan = http://www.insure.com/states/mi/index.html
Minnesota = http://www.insure.com/states/mn/index.html
Missouri = http://www.insure.com/states/mo/index.html
Nebraska = http://www.insure.com/states/ne/index.html
North Dakota = http://www.insure.com/states/nd/index.html
Ohio = http://www.insure.com/states/oh/index.html
South Dakota = http://www.insure.com/states/sd/index.html
Wisconsin = http://www.insure.com/states/wi/index.html

Insurance Information Institute

http://www.iii.org/consumer.htm
This Web site has a large amount of information related to:

- how to save money on auto insurance
- how to select homeowners insurance
- home security
- how to prepare for a hurricane
- how to file a claim

Insurance News Network (INN)

http://www.insure.com

This Web site provides information on auto, life, and health insurance, including insurance company ratings.

Consumer Information Catalog

http://www.pueblo.gsa.gov/

or

http://ww.yahoo.com/

Follow these links:

1 Business and Economy
2 Consumer Economy
3 Consumer Information Center

This Web site covers the following consumer-related information catalogs:

- cars
- health
- children
- food and nutrition
- employment
- housing
- federal programs
- money
- travel and hobbies
- small business

National Institute for Consumer Education (NICE)

http://www.emich.edu/public/coe/nice/nice.html

This Web site has a large collection of information about issues related to credit (for example, home mortgages and fraud), consumer competency, consumer education for high school and elementary school students, personal finance (for example, software and videos), and FTT’s consumer publications.

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