

**PrepareRight**

# Home Inventory System

A simple system for documenting your household,  
so you know what you own before you need to.

*"Prepare one right step at a time."*

[prepareright.co](http://prepareright.co)

# Welcome

Most households assume they could remember everything they own if they had to. Most are wrong. After a fire, flood, burglary, or simple move gone bad, the gap between what we owned and what we can remember is usually larger and more expensive than expected.

This system is built to close that gap in about twenty minutes, without requiring complicated software or weeks of work.

## How to Use This System

This guide includes four working tools:

- **The 20-Minute Video Walkthrough Guide** shows you exactly how to capture your entire household with your phone.
- **Room-by-Room Worksheets** let you record higher-detail information for any room or storage area where it matters.
- **The High-Value Item Log** captures the items worth photographing and tracking individually.
- **The Insurance & Annual Review pages** keep your policy information and review schedule in one place.

### Start with the video walkthrough

Most households are protected the moment the video walkthrough is done. The worksheets exist to add detail where it matters most. You do not need to fill in every page to benefit from this system.

### How to fill in this PDF

You have three options. Print and fill in by hand. Open in Adobe Reader or Preview and type directly into the worksheets using the text annotation tool. Or treat the PDF as a reference and capture your inventory in a notes app, spreadsheet, or photo album using the same structure. The format is yours to adapt.

**PART 1: THE 20-MINUTE VIDEO WALKTHROUGH**

# The 20-Minute Video Walkthrough

If you do nothing else in this guide, do this. A single phone video walkthrough captures more useful documentation than most households ever produce. The whole process takes about twenty minutes for an average home.

## Before You Start

- 1 Charge your phone.** Plug it in if it is below 50 percent. A walkthrough can use 1-2 GB of storage.
- 2 Turn on every light.** Video quality drops fast in dim rooms.
- 3 Clear walking paths.** You will be moving while filming; uncluttered floors help.
- 4 Set the phone to highest video quality.** 1080p is plenty; 4K is overkill for this use.
- 5 Pick a starting point.** A front entry or kitchen often works well. End where you started.

## During the Walkthrough

Move slowly. Talk while you film. The narration is as valuable as the video itself, because it captures details a future you (or an insurance adjuster) would never notice from images alone.

- 1 Enter each room and pan slowly across the entire space.** Hold each angle for 2-3 seconds. Faster movement creates blur.
- 2 Open every closet, cabinet, and drawer as you go.** Closed storage is the easiest thing to forget about later.
- 3 Pause on higher-value items.** Get a closer shot of the TV, computer, jewelry, tools, appliances. Read the brand and model out loud.
- 4 Narrate context.** 'This is the kitchen.' 'That stand mixer was a wedding gift.' 'These tools were inherited.' Context matters when memory fades.
- 5 Don't forget the outside.** Garage, shed, RV, boat, cabin, workshop, chest freezer, lawn equipment. These are the most-forgotten areas.
- 6 End the walkthrough back where you started.** A consistent loop helps confirm you covered everything.

## After You Finish

- 1 Save the file with a clear name and date.** Example:  
'Home\_Inventory\_Walkthrough\_2026-06.mp4'
- 2 Upload to a cloud backup.** Google Drive, iCloud, or Dropbox all work. Whatever you already use.
- 3 Store a second copy off your phone.** A flash drive or external SSD kept in a fireproof bag is ideal.
- 4 Re-do annually.** One walkthrough per year keeps documentation current as you accumulate or replace items.

### What if my phone is stolen?

This is exactly why the cloud backup matters. A walkthrough video that only lives on your phone disappears with the phone. The whole point of this system is documentation that survives the event it is meant to document.

**PART 2: ROOM-BY-ROOM WORKSHEETS**

# Room-by-Room Worksheets

The video walkthrough captures everything. These worksheets add structured detail for the items where memory tends to fail most: anything with a brand, model, serial number, or value worth knowing. Fill in the rooms that apply to your household and skip the rest.

## Which rooms get a worksheet?

Worksheets are provided for the rooms and storage areas most commonly under-documented: kitchen, living areas, bedrooms, bathrooms, garage, basement, attic, storage shed or unit, and any additional outbuildings (RV, boat, cabin, workshop). Most households need only five to eight of these.

### **Pro tip: Photo numbers**

Use the 'Photo #' column to cross-reference photos you take of high-value items. A simple scheme like '1-A' for room 1 item A keeps your photo library searchable later.





















**PART 3: HIGH-VALUE ITEM LOG**

# High-Value Item Log

Some items warrant more detail than a row in a worksheet. Jewelry, collectibles, firearms, high-end electronics, professional equipment, musical instruments, art. For each one, capture everything you'd need to prove ownership, value, and identity to an insurance adjuster, a police officer monitoring pawn shops, or an estate executor.

Item Description	Purchase Date	Purchase Price	Replacement Val	Serial #	Photo #

**What makes an item 'high-value'?**

There's no fixed rule. A good working definition: any item that would require a formal claim on its own if it were lost, stolen, or destroyed. For most households, anything above \$500-1,000 in replacement value belongs here. For jewelry and firearms, log everything regardless of value.



**PART 4: INSURANCE INFORMATION**

# Insurance Policy Reference

Keep your homeowner's, renter's, and any specialty policies (umbrella, flood, valuables rider) centralized here. Update whenever policies change. Having this information in one place saves hours during a claim, when the last thing you want is to be hunting through email looking for your agent's phone number.

<b>Insurance Company</b>	
<b>Policy Number</b>	
<b>Type of Policy (Homeowner / Renter / Other)</b>	
<b>Agent Name</b>	
<b>Agent Phone</b>	
<b>Agent Email</b>	
<b>Claims Phone (24/7)</b>	
<b>Effective Date</b>	
<b>Renewal Date</b>	
<b>Dwelling Coverage Limit</b>	
<b>Personal Property Coverage Limit</b>	
<b>Loss of Use / ALE Coverage Limit</b>	
<b>Standard Deductible</b>	
<b>Hurricane / Wind Deductible (if applicable)</b>	
<b>Flood Deductible (if separate policy)</b>	

# Additional Policies

Many households hold more than one policy. Umbrella coverage, flood (NFIP or private), scheduled jewelry or valuables riders, RV, boat, or vacation property policies all live here.

Policy Type	Insurance Company	Policy Number	Agent / Contact	Coverage Limit	Renewal Date

## Claim Notes Space

Use this space to record claim numbers, adjuster names, and key dates if you ever file. Documentation during a claim is almost as important as documentation before the loss.

Date	Claim #	Adjuster Name + Phone	Next Action	Status

## PART 5: ANNUAL REVIEW

# Annual Review Schedule

A home inventory is only useful if it's current. Most households accumulate or replace enough every year that a once-a-year refresh keeps documentation accurate. This page is your lightweight tracking system for that refresh.

## Quarterly Quick Checks

Three to five minutes, four times a year. Just confirm nothing major has changed.

Quarter	Date Reviewed	Anything Changed? (Y/N + Notes)
Q1 (Jan-Mar)		
Q2 (Apr-Jun)		
Q3 (Jul-Sep)		
Q4 (Oct-Dec)		

## Annual Full Refresh

- 1 Re-record the 20-minute video walkthrough.** The single highest-value annual task.
- 2 Add any major new items.** New appliance, new electronics, new furniture, new jewelry.
- 3 Remove items no longer owned.** Sold, given away, broken and discarded.
- 4 Verify insurance information is current.** Renewal date, coverage limits, agent contact.
- 5 Confirm backups still work.** Open the cloud copy. Verify the off-site copy exists.

### When to do the annual refresh

Tie it to something you already do. Tax filing in April. The first cool weekend of fall. Your insurance renewal date. Birthdays. Whatever makes it easier to remember.

**PART 6: STORING YOUR INVENTORY**

# Where to Keep Your Finished Inventory

The inventory only protects you if it survives the same event the inventory is documenting. A binder in the desk drawer does not survive a house fire. A spreadsheet only on the home computer does not survive a flood. A walkthrough video stored only on the phone in your pocket does not survive a stolen phone.

## The Three-Location Rule

Store the inventory in three places. If one is destroyed in the same event, the other two survive.

**1 On the device that captured it** Your phone or computer. The original copy. Easy to access, easy to update.

**2 Cloud backup** Google Drive, iCloud, Dropbox, or whatever cloud service you already use. Survives

**3 Off-device physical backup** Printed copy plus a backup drive (USB stick or external SSD) kept in a fireproof wat

### One more thing

Tell your spouse, an adult child, or a trusted family member where the off-site copy is. Documentation no one can find when they need it is documentation that doesn't exist.

# You're Done

If you've completed the 20-minute video walkthrough, recorded your most important rooms, logged your high-value items, captured your insurance information, and stored everything in three places, you've just closed one of the most common gaps in household preparedness.

Most households never get this far. Yours did.

## What's Next?

A home inventory closes one preparedness gap. There are others, and they look different for every household.

The PrepareRight Assessment takes about five minutes. It asks twelve questions about your household, location, family, and current readiness, and returns your three highest-priority preparedness actions, ranked by what matters most for your specific situation.

Instead of wondering what to do next, you get a personalized roadmap, one right step at a time.

[Take the free assessment at prepareright.co](https://prepareright.co)

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