**INVENTORY CHECKLIST: FOR STUDENTS LIVING IN ON-CAMPUS DORMS**

Your Homeowner’s policy includes coverage for your child’s personal belongings while they are away at school and living in a dorm. The limit is 10% of your homeowner’s contents limit. For example, if you have $500,000 contents coverage on your primary home, you automatically have $50,000 contents coverage for your child’s belongings in the dorm.

It’s important to make an inventory of the student’s belongings for two reasons. First, it’s a way to verify that the limit is adequate for everything your child takes to school. Secondly, an inventory is invaluable in the event of a loss. A checklist with receipts, values, photos, &/or notes attached will expedite the claims process and help result to a fair and equitable claim payment.

Packing for school is an opportune time to create the inventory. It doesn’t have to be daunting task—complete as much as you can, attach proof of purchase (or make note that you can retrieve it when needed), and take photos or make a video. Some general categories to get you started: **Electronics** (computer, printer, tablet, smartphone, TV); **Dorm “Essentials”** (fridge, microwave, coffeemaker, toaster oven; lamps; furniture); **Linens** (bedding, towels); **Art Supplies** (photographic equipment, painting and sculpture tools & materials); **Sports Equipment** (including bikes for getting around campus); **Musical Instruments**; **Clothing** (including coats, boots, shoes, backpacks, and luggage for transporting all of it).

**STUDENT: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** **DATE:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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**INVENTORY CHECKLIST (continued)**

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