Storage Insurance Checklist

Use this list to stay organized while choosing and setting up your storage insurance coverage.

1. Item Inventory

- ☐ List every item you plan to store.
- ☐ Take clear photos or videos of each item.
- ☐ Save receipts or estimate each item’s value.
- ☐ Total the overall replacement value.

2. Check Existing Coverage

- ☐ Review your homeowners or renters insurance policy.
- ☐ Confirm if it includes *off-premises* coverage.
- ☐ Note any limits or exclusions that apply to stored items.

3. Compare Coverage Options

- ☐ Ask your storage facility about their offered plans.
- ☐ Get at least two quotes from independent insurance providers.
- ☐ Compare monthly costs, coverage limits, and exclusions.
- ☐ Check for optional add-ons like flood or pest coverage.

4. Review Policy Details

- ☐ Read through deductibles and claim limits.
- ☐ Look for restrictions on high-value items (jewelry, collectibles, art).

- ☐ Understand how claims are processed and what proof you'll need.

5. Finalize and Store Records

- ☐ Choose the policy that best matches your needs.
- ☐ Save all documents, receipts, and photos in one place.
- ☐ Keep a digital backup of your inventory and policy details

Tip: Revisit your coverage every six months. Especially if you add or remove items from your storage unit.