



A home inventory is the answer.

Quick: Can you list every item you own and how much it's worth?

If your household belongings are lost to fire or theft, your homeowners policy will likely provide you with funds to repurchase those items. However, without an accurate and detailed listing of your valuables, how can you possibly know exactly what you lost? That's why you need to keep a home inventory.

It provides a practical way for you to ensure that everything you own is protected fully from loss. It gives your insurer a record that helps determine the amount of your loss, assures that you receive appropriate reimbursement and can accelerate the claims process. Creating a home inventory is easy and requires only a few simple steps.

1. Start writing. List all of your major belongings and furnishings, room by room. Include items tucked away in drawers and hidden in storage. Don't forget to provide a brief description of any big ticket items, noting details such as purchase price, serial numbers, etc.

2. Produce records. Back up your inventory list with receipts or appraisals when possible. Take photographs of your belongings, noting the date and contents on each picture. Or, you can videotape each room, describing the contents as you go.

3. Store it offsite. It wouldn't be helpful to keep your inventory in your home—what happens if a fire destroys everything, including your records? Make copies of your list, receipts, photos, etc., and keep them in a safe deposit or with a relative.

4. Update regularly. Be sure to update your inventory as you acquire new items, particularly those of high value. Also, it is essential to conduct a new inventory whenever you move into a new home.

Be aware that policies generally limit the amount of coverage on certain possessions (for example: jewelry and silverware) and may not be adequate protection for other possessions (for example: cameras and fine arts).—consider purchasing additional insurance on these items. Give us a call today for more information and the best advice on your personal insurance needs.

ABC Agency
123 Main St.
Anytown, USA

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