

Create a Home Inventory Checklist

After a fire in which you lost possessions from your home, it may be difficult to remember the details of every one of the belongings that you have accumulated over the years. Taking the time to document your belongings now can help you recover faster after a loss.

Take the Time to Walk Through Your Property

- Compiling a comprehensive home inventory takes time and effort. The more detailed your inventory, the more useful it will be if you have to make a claim. Document possessions inside your home and outside your home for all items on your property that may be of value.

Keep Your Inventory in a Safe Place

- Creating a digital home inventory and storing it off-site will help ensure that it won't be lost, stolen or damaged during any disaster at your home. You can also create a photo or video inventory and upload it to a cloud-based service.

First, take a picture of relevant rooms or items. Label pictures (number the pictures for your reference) of rooms and important individual items with a description, including where you bought it and the make, model and serial number. Don't forget to inventory items that may be out of sight in storage closets and areas or drawers.

Second, walk through your home using your phone to shoot video of the contents, describing them as you go.

Finally, digital home inventory programs allow you to upload multiple photos of each item, including photos of the serial number, receipt and other identifying details. Create an electronic file. Use your computer to make your inventory list. Personal finance software packages often include a homeowner's room-by-room inventory program. Store the list, photos and videos. Regardless of how you create it (written list, flash drive, photos, video or audio), keep your inventory, along with receipts in a fire safe, your safe deposit box or at a friend's or colleague's home.

Update Your Inventory Often (minimum 1 time per year)

- When you make a significant purchase, add the information to the inventory while the details are fresh in your mind. This is also a good time to delete items that you have replaced or no longer own.
- While most people think of their home when making an inventory, it is important to document the contents of your business, if applicable, as well extra copies of directions to reception.

Consider Valuable Items & Computer/Phone Backups

- Valuable items like jewelry, art, and collectibles may have increased in value since you brought them into your home.
- Other items such as back up of all pictures and files on your computer & cellphones (including phone numbers stored in your phone- address book of contacts) - *Don't forget the passwords!*
- Copies of all insurance policies, court documents, marriage/birth certificates, stocks/savings bonds and other important documents.
- Copies of insurance cards, health savings accounts, medication list, allergies, medical equipment leases and any other health related information that would be needed in the event of a fire.
- Please call your insurance agent to discuss the multiple options and request a policy review. So you can know your options and choose the coverage that fits your needs – Many families have found after the fire they are underinsured, please ask your insurance agent for a free policy review to ensure you have the proper homeowners coverage – *The more you know!*

