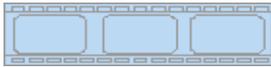


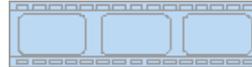
## Emergency Preparedness Pointers

### Picturing Disaster Recovery

The season of gift giving has swept through many homes and precious new belongings have been added to the list of things that you do not want to replace. Unfortunately, fires, floods, earthquakes or break-ins could destroy, damage or remove these things from the home. How then, do you prove to the insurance company that you once owned this item that is now gone because of a disaster or burglary? A picture is worth a thousand words. The New Year is a great time to photo document everything you own, or at least everything you would want to replace.



#### Choose A Camera



With today's technology, many different devices have photographic or video capabilities. Cameras, phones, pads, tablets and even video game controllers all take pictures. Consider the following as you choose which to use.

- \* Choose a device that is easy to operate.
- \* Make sure you're happy with the photo quality produced by the device.
- \* It produces photo files that can be time stamped or even geo-located.
- \* The photos can be easily transferred to a home computer and/or web based storage.



#### Step # 1: Document What You Own

Develop a method to inventory your belongings. Some people will want to organize them by type, others will use a room by room approach in photo documenting valuable possessions. Take photos from more than one angle to document condition. The photos need to be accompanied by written descriptions of the items to include model and serial numbers if available. The higher the cost of the item, the more detail that should be provided.

#### Step # 3: Keep It Safe

Once all paper copies and electronic files have been gathered, they have to be kept somewhere safe. The best option is more than one place. The paper copies should be kept either in a fire-proof safe in the house or a safe deposit box in a bank. The electronic copies can be kept on CDs, DVDs or flash drives. It is best to have more than one set of the electronic files. One set can be placed in a 72 hour Kit . Another set should be stored off property, perhaps with an out of town relative or in a safety deposit box. An electronic version can be kept online within a secure cloud. However, there may not be internet access post-disaster, so keeping a copy on disk is important.

#### Step # 2: Document Items' Values

The most common way to be able to document value is with a purchase receipt. The paper copies are great but can get lost or destroyed by the event. Receipts should be photographed or scanned in so that they can be filed as part of the electronic documentation. For items without receipts, appraisal documentation needs to be provided. Appraisals are especially important for jewelry, collectibles and antiques.

#### Online Options

A quick search online for "home inventory" will produce several software options for this exact purpose. Many of them will take a room by room approach to documenting belongings. Much of this software will allow the user to tag each photo making it simple to keep details and photos together. It is very likely that whoever insures your home will have this type of software available to its customers at no charge. Review the inventory with your agent to ensure you have adequate coverage. For more information and free inventory software go to:

<https://www.knowyourstuff.org/>

