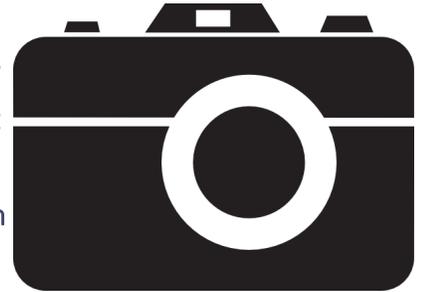


EMERGENCY PREPAREDNESS POINTER

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Picture Perfect Disaster Recovery

Fires, floods, earthquakes or break-ins could destroy or remove items from your home. How will you prove to the insurance company that you once owned this item that is now gone because of a disaster or burglary? The New Year is a great time to photo document everything you own, or at least everything you would want to replace. What you use to photo document your possessions is equally as important. Make sure you are happy with the photo quality of your images, and time stamp all of your photos before saving and uploading to platforms.



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.

DOCUMENT ITEMS' VALUE

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 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.

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 once set of the electronic files. One set can be placed in a 72 hour kit. Another set should be stored off property.

THERE'S AN APP FOR THAT

A quick search online for "home inventory" will produce several software options for this exact purpose. 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. Check out additional apps by searching in your device's app store for "home inventory."



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