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**One List Can Help Avoid a Headache**

*AAA Says Grab Your Camera, Tour Your Home, Record Your Belongings*

LOCATION, DATE – When it comes to preparing for a disaster, most people forget one very important thing: a home inventory. According to the Insurance Information Institute, only half of homeowners have an inventory of the possessions they'd want their insurance company to replace in case of a fire, theft or other disaster.

“In the aftermath of a fire or other damage to our property, it’s likely many of us would be emotionally drained. The last thing we would want to do is make a list of everything we lost,” said [INSERT INSURANCE EXECUTIVE NAME], [TITLE] at AAA [INSERT CLUB]. “Preparing in advance for an unexpected disaster could mean a faster return to normal life, and a little less stress along the way, including a quicker claims process.”

**Five Easy Steps to Create a Home Inventory**

1. Grab your camera, smartphone, or pen and paper and take a tour of your home.
2. Record everything you'd want your insurance company to replace. Don't forget items that may be hidden away in your closets and garage.
3. Pull together copies of sales receipts and any other documentation. Also note model and serial numbers if you have them.
4. Store your home inventory and related documents in a safe and easily accessible place, including online, with friends or family, or in a safe deposit box. Don't rely solely on your home computer, which should always be backed up, in case of fire or a hard drive crash.
5. Add up the replacement costs for all of those items to make sure you have enough insurance. Not all policies cover the actual replacement costs, so be sure to check with your insurance agent to make sure you have the coverage you need. In some cases, an additional endorsement may be needed for valuables like jewelry, cameras, furs, firearms, trading cards, comics or other items. The availability of endorsements varies from state to state; check with your insurance agent to find out which are offered in your area.

Creating a simple home inventory helps you track what you own and what it's worth. It can be invaluable in deciding how much insurance coverage you need and ensuring you are protected if you ever need to file a claim.

To find out more about homeowners, condo, or renters insurance, contact your AAA agent or [INSERT INSURANCE CUSTOMER SERVICE PHONE NUMBER] to learn more.

[INSERT CLUB BOILERPLATE]

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