



Insurance Tips

How to create a home inventory

In the event of a fire or other damage to your property, would you be able to remember all of the items you lost? Having an up-to-date home inventory can help you get back on your feet faster after a disaster.

Creating a home inventory is a key step in your disaster preparedness plan. It can help make the claims process faster, verify losses for your income tax returns and also help you determine the correct amount of insurance coverage that you need.

Building a home inventory may seem like a daunting task, but it doesn't need to be.

Getting started

- Make it a goal to create an inventory for one space in your house each week, such as the kitchen or entertainment center, and soon you'll have a complete list. Document your valuables with general descriptions, cost, and when and where they were purchased. Record serial numbers, if applicable. They are usually found on the back or bottom of major appliances and electronic equipment. Then, move on to the next space you need to document.
- Make sure you have sufficient insurance coverage for big-ticket items, such as jewelry, art and collectibles. They may have increased in value and may require an endorsement in addition to your standard homeowners or renters insurance policy. Save receipts and appraisal documents with your inventory.
- Don't forget items that may be tucked away in a garage, basement, attic or storage shed.

Use technology to make the process easier

- There are many free apps that can help you create a list of your belongings, organized by room.
- You can also use a handheld camera or the camera on your cell phone to take photos or video to document your possessions.

Keep your home inventory up-to-date and in a safe place

- Your home inventory is only useful if it's accurate and accessible when you need it. Make a habit of adding any significant new purchases and receipts to your list.
- If you have a paper inventory, keep a copy somewhere outside of your home, such as in a safe deposit box or with a trusted family member or friend. Make a digital backup of your paper list by taking a picture of it, or scanning and uploading it to a cloud storage service.
- If your list is digital, keep a copy of it on an external drive or cloud storage service. Photos and videos you take with your phone may automatically be saved to cloud storage. Check your mobile phone settings to be sure.

These tips are provided by the Marketing team at CSAA Insurance Group, a AAA insurer.

- If using an app, make sure the information you enter is backed up and that you know how to access it when you need it.

Once your inventory is created, add up the replacement costs for all of your items, and discuss your situation with your insurance agent to make sure you have the right coverage to meet your needs.

For more information, talk to a AAA Insurance agent or visit your local branch office.