



Is Your Home Inventory #HurricaneStrong?



If a hurricane damaged your home and belongings this week, would you have everything you need to file a complete and thorough claim?

Do you have a written, photo, or video inventory of your belongings that is current and detailed?

Does each record include the date of purchase, price, and serial number?

Follow these steps to create a home inventory that will make future insurance claims run smoothly:

1. Plan ahead

Creating a home inventory may feel overwhelming, so break it into manageable chunks by capturing one location at a time.

Think about each room and section of your home. Don't forget your attic, basement, closets, garage, and any detached structures, such as tool sheds.

Consider asking a family member to help document the items.

2. Pick a method to fit your needs

Visual Inventory

A quick, simple way to create your inventory is by using your phone to take photos and videos of belongings, as well as entire rooms, closets, and drawer contents.

As you record each space, narrate the description of items ("Brand X television purchased in 2009"). Take a photo of the serial number and label. If you have the receipt, take a photo of it too so that the records are stored together.

Regardless of how you capture your inventory, remember to back up the videos and photos on the cloud.

Written Inventory

If you prefer a written record, create a spreadsheet or list to catalog your belongings. Be sure to include columns for item descriptions, purchase dates, serial numbers, and any other relevant information.

Take photos of your possessions and include them in your spreadsheet. You can also store them on a flash drive.

Make copies of the spreadsheet and photo drive and store one copy in a fireproof safe or safety deposit box. Send additional copies to a trusted relative or friend to ensure you have access when a disaster strikes as you may not be able to get home right away.

Scan and store all records electronically and back up on the cloud whenever possible.

3. Track receipts

For more expensive items, store receipts electronically in a folder backed up to the cloud, on a flash drive, or in a written physical record along with other essential documents in a sealed waterproof bag.

If you are keeping a physical record, keep a copy in your "go bag" in case you have to evacuate.

4. Register goods

Take advantage of all product warranties by registering your new appliances and products. That way you can get helpful information about the product for an insurance claim.

For more information about insurance, check out [A Homeowner's Insurance Guide to Natural Disasters](#) for an introduction to mitigation and policy benefits, limitations, and ways to save with credits and discounts.