



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 current, detailed written, photographic, or video inventory of your belongings? Does each record include the date of purchase, price, and serial number?

Follow the steps and recommendations below to create or update your home inventory that captures the details that will help make a future insurance claim process run smoothly. When you do, you will be on your way to #HurricaneStrong.

Step One: Plan ahead

- Creating a complete home inventory is a significant task and may seem overwhelming, but you can break it into manageable pieces by planning to capture one location at a time. You can catalog your belongings in one day, one weekend, or even one week if you need more time.
- As you map out the plan for your inventory, 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.

Step Two: Pick a method to fit your needs

Digital Inventory

- One of the fastest and simplest ways to create your inventory is by using your mobile phone to both video and photograph items as well as entire rooms, closets, and drawer contents.
- As you walk through each space, you can narrate the description of the item, such as "Brand X television purchased in 2009." Next, take a still photograph of the serial number and label. If you have the receipt, you should photograph it too so that the records are stored together. Make sure you capture or label all photos with the item name, purchase date, serial number, and any other vital information as possible.
- Free and paid apps are available in both iOS and Android to help you create your digital inventory. However, you may want to do your own video to keep it simple and ensure privacy protection.
- Regardless of how you capture your digital inventory, be sure to back it up a cloud server to ensure it is and accessible when you need it for any type of loss.



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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 backup on a cloud server whenever possible

Step Three: Receipt tracking

- For more expensive items, make sure to store your receipts either electronically in a folder backed up to a cloud server, on a flash drive, or a written physical record along with other essential documents in a sealed zip lock bag.
- If you are keeping a physical record, be sure that you keep a copy in your "go bag" should a disaster require you to evacuate your home.

Step Four: Register goods

- Take advantage of all product warranties by registering your new appliances and products. By doing so, you will enjoy the full benefit of the manufacturer's performance guarantees, and you will receive helpful information regarding the product that can aid in the insurance claim process.

For more information about insurance, download [A Homeowners Insurance Guide to Natural Disasters](#) for an introduction to mitigation and policy benefits, limitations, and opportunities to save with credits and discounts.