

Tips for your home inventory

Record purchase dates and serial numbers of the following items:

Collectables, Antiques, Art objects, Figurines, Guns, Paintings, Clocks, Silver, Jewelry, Furs, Electrical appliances, Lawn mowers, Power tools, Printers, Sewing machines, Vacuum cleaners, Electronic equipment, Computers, Scanners, Fax machine, Stereos and MP3 players, Televisions, Video cameras, DVD players, CDs and DVDs, Musical instruments, Photography equipment, Sports equipment.

Along with the description of each item, attach its receipt if possible.

Don't forget closets, attic and basement.

On antiques, art, jewelry, collectables, and certain other items, appraisals are important. Always include the name and address of the appraiser.

Tips for Home Inventory Photos

1. To get an overall picture, use wide-angle shots of the whole room, then take several close-ups to capture detail. Start in one corner and work your way around.
2. Focus your flash away from mirrors and other reflective surfaces, standing at a 45-degree angle to the shiny surface.
3. Open glass doors to prevent reflection.
4. A family member in the picture helps substantiate ownership.
5. Open closet doors to show quantity of clothing.
6. Take pictures of the insides of drawers with the contents fanned out.
7. Use a non-glare dark cloth as a background for silver, china or jewelry.
8. When photographing china, take a picture of the pattern name or manufacturer's signature, along with a photo of the pattern.
9. When photographing jewelry, angle the flash to avoid glare.
10. When photographing collections, take close-up shots of the most valuable items. Make sure the pictures tie in with your home in some way.
11. Photograph your power tools, including detailed photos of inside your tool box.

House - Front View Examples



House - Rear & Side View Examples



Family Room & Specialty Items

Description of items and serial numbers.



X-Box
#254698532-1



iPad
#235-56487



iPod
#689534



Nikon D3s
#6571124



Verizon Thunderbolt
IMEI S00003562467



LG RS46
#45671125

Kitchen Items

Description of items and serial numbers.



Antique Globe



Antique Jug



Silver Antique Box



Antique Chinese Table



China Tea Set



Kitchen Table and 8 Chair from Thomasville

Living Room



Description of room

Dining Room



Description of room

Master Bedroom



Description of room

Craft Hobby Music Room



Amplifier
14426541



Gibson SG Guitar
023761321



Handmade Quilts



Gibson Guitar
023761321



Colonial Dollhouse
Collection



Gibson Deluxe Guitar
91243405



Continuum Castillon
Turntable
14566



Leica II Camera
445123

Garage



Description of room

Property Dangers

In the last decade, natural catastrophes as well as man-made disasters have cost the global insurance industry billions upon billions of dollars. Hurricane Katrina, which devastated coastal gulf areas and New Orleans in August 2005, is on record as the most expensive natural disaster to date, costing insurers \$45 billion in today's dollars.

The attacks against the World Trade Center in September 2001 cost more than \$40 billion in 2010 dollars. It is estimated that [losses](#) from the Japan quake in March could add up to \$35 billion, according to risk modeling company AIR Worldwide. That doesn't factor in the costs of cleaning up the nuclear contamination from damaged reactors that occurred in the wake of the tsunami.

In the last decade, floods have caused more than \$24 billion in losses in the United States, according to the National Flood Insurance Program. Homeowners in high-risk areas can be required to carry flood insurance, which has an average cost of \$600 per year. The government-subsidized insurance program, which was created in 1968 by Congress, offers policies to renters, homeowners and businesses. Currently, just over 5.5 million policies are in effect across the country, with the highest concentration in Florida, where there are 2.1 million policies, according to government data.

"As we've seen from the damage caused by the recent tornadoes and severe storms that hit the Southeast, as well as flooding all across the country, natural disasters can be devastating," FEMA spokesman Brad Carroll said. "They can happen anytime, anywhere, and often without much warning. While we can't prevent natural disasters, there are steps we can take to get ready for them, such as purchasing flood insurance."

Nuclear accidents are not covered under homeowners insurance because the damage is so pervasive, said Dick Luedke, a spokesman for State Farm Insurance. However, damage incurred from terrorism-related events, including damage from fire, smoke or rioting, may be covered by standard policy, said Hartwig from the Insurance Information Institute. He added that small businesses are not likely to be covered for damage that stems from terrorist event, and they should confer with their providers. Most homeowner policies cover damage from fires, including wildfires, though the coverage can vary depending on location and risk. Notably excluded from most homeowner policies are landslides or mudslides.

Five Tips for Disaster Preparation

- 1. Know what your insurance covers.** Check your policy and see where you are and are not covered, and what your exclusions are. Fill in the gaps with additional coverage if needed. Whether you live in a hail-prone area or coastal hurricane zone, make sure your coverage is up to date and included all the property you want to protect.
- 2. Inventory and document your belongings and property.** In the event of a major disaster, the more detailed your records are, including receipts, inventories, photographs or videos, the more quickly your claim can be processed. [Learn more about taking inventory](#) at the Insurance Information Institute.
- 3. Determine your risk.** [FEMA provides diagnostic quizzes](#) and worksheets to help property owners determine their level of risk for a natural disaster. The [Red Cross provides information](#) specific to a variety of disaster threats. The [Centers for Disease Control](#) provides detailed information about how to respond to chemical disasters.
- 4. Prepare an emergency kit and plan for your family.** The government's Ready.gov website offers a [complete list](#) of supplies for a basic kit, which recommends a three-day supply of food and water for every member of the household.
- 5. Buy a hand-crank transistor radio (or battery-powered radios with extra batteries) to get news and information.** Access to electricity, telephones and other communication systems may be limited after a major disaster. The [Hurricane Store](#) offers a wide selection of hand-powered devices