

Tips for Documenting Your Valuables

Could you list, and accurately value, all your personal property from memory? In the event you need to file a claim, a complete inventory of all your possessions can help you document your loss. A written description should include the date of acquisition, original cost, and any improvements. Serial numbers, if available, should be recorded, and any receipts you have should be attached to the list.

If you have a video or digital camera, you can establish additional documentation of your home and belongings for insurance purposes. This record, which can be used as evidence in case of theft, fire, or damage, should include the following:

- A complete scan of all rooms, outside grounds, attic, basement, and garage.
- Close-ups of all valuable items such as artwork, jewelry, and antiques. Be sure to zoom in on serial numbers of stereos, television sets, and other electronic appliances.
- Audio commentary of details that may not be visually apparent.

Store the visual images, along with your comprehensive written list, in a safe place away from home, such as a locked file cabinet at your office or your bank safe deposit box. For extra safety, you may want to make copies and store them in separate locations. Once you have established a complete inventory, it should be fairly easy to do periodic updating.

PCVAL-0515-40-X