

April, 2007

Spring brings our first newsletter of the year, and in the spirit of Spring Cleaning, our topic is your ***Home Inventory***.....You know, that thing you: 1) know you should do but never have the time for, or 2) completed once, but haven't updated in a few years?

For the uninitiated, a home inventory is invaluable in the event some or all of your belongings are lost; it helps ensure their replacement, verify losses for the police and insurance adjuster, substantiates a tax credit, and/or helps you get your life back to normal as quickly as possible.

For those of you who have recently completed or updated one, congratulations! But please don't tell me you have it filed in your home.....please take it to your office or safe deposit box for safekeeping.

Taking time now to document your belongings can save you time and worry later, and ensure proper reimbursement for all your losses. The more area you occupy and personal property you have, the longer it will take to complete an inventory. The most effective inventory combines ***a detailed written list*** with one of the following:

1. Videotape with audio narration
2. Photographs of valuable or unique items
3. Audiotape with photographs of valuable or unique items

There are also good inventory software packages available to help you organize, store and keep your list updated. I "Googled" the topic this week, and a good example is [www.onlineorganizing.com](http://www.onlineorganizing.com).

Valuable items like jewelry, art work and collectibles may have increased in value since you received or purchased them; or, there may be coverage limitations on these types of property. Once you've completed your inventory, if you have questions about whether you have adequate insurance for any items, just give us a call and we can talk it through.

As always, we are grateful for the confidence you place in us by allowing us to service your personal insurance needs.

All the Best,

Sheila E. Braciak