



Are You Covered?

Make sure by doing a home inventory

Everyone can benefit from a home inventory. Whether you're an apartment renter, a high-rise condominium dweller, or a home owner, everyone is subject to theft, fire or natural disaster. As an exercise, try to take a mental inventory of just one junk drawer, and then imagine having to do that for your entire home after a fire. You might have an elephantine memory, but trying to remember everything after it's gone is a monumental task. Getting started is the hardest part. Use these tips to make the most of your efforts.

EVERYTHING COUNTS

Include any item of value, not just large appliances and electronics. Don't forget to document toys, the contents of your closets, and anything in your kitchen cabinets.

GET ORGANIZED

Taking the time to record serial numbers, collect receipts and take photographs now can save you a lot of time later. Insurance claims are processed more quickly and are more likely to receive full compensation when they are supported with visual evidence of ownership.

SCHEDULE A PHOTO SHOOT

In addition to making a list of items, take pictures of rooms and large or important items. On the back of each photo, make a note of what is shown, its value, make and any serial numbers of special identifiers.

ROUND UP THE TROOPS

Enlist the help of the entire family. Assign a room to each family member, or use a camcorder and have each person take turns describing items for the camera.

MOVE IT!

Conduct a home inventory when you move. As you pack your items for each room, take photographs and note the serial numbers. This way, you'll also have detailed information in the case that something is lost or damaged during the move.

KEEP DUPLICATES!

Make a copy of your inventory to keep in a fire-proof safe at home, but most importantly, keep another copy in a safe-deposit box, at your office, or any safe location away from your home.

CONSIDER EXTRA COVERAGE

If you have special items such as expensive jewelry, fine art or rare antique collections, you may wish to purchase extra coverage - called an endorsement - to protect those items.



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Get Started Today.

Get started today. Make a copy of the worksheet below for each room of your house, including your garage, attic, outdoor shed and any off-site storage facilities that you rent. Make a list of your possessions, briefly describing each item, its make, model and cost. And be organized: go room by room, and start in one corner of a

room and work your way around, attaching receipts and taking pictures of specific items when necessary. Even if you've been living in your home for years, don't be daunted by accumulated items - a partial inventory is better than nothing.

ITEM	MANUFACTURER OR BRAND NAME	SERIAL NUMBER	METHOD OF ACQUISITION*	DATE PURCHASED	PRICE/APPROX. VALUE

*purchased, inherited, gift

DID YOU REMEMBER? Clocks, Decorative Items, Artwork, Musical Instruments, Fireplace Fixtures, Floor Coverings Including Pads, Lawn Furniture and Decorations, Valuable Lighting Fixtures, Radios, TVs, Entertainment Centre Equipment, CDs, DVDs, Tape Equipment, Computers, Printers, Scanners, Software, Vacuum Cleaners, Window Accessories (Blinds, Drapes, Curtains)

When you're finished, store a copy of your inventory in a safe location, such as a safe-deposit box, your work office, or at a friend or relative's home. Finally, make sure that your work accurately represents the items in your home by updating your inventory annually, as well as each time you make a major purchase.



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