

Know What's Under Your Roof Before Disaster Strikes

Prepare for the unexpected with an updated home inventory list

Recent severe storms rolling through the Midwest have caused many to think about protecting their valuables from potential storm damage. But catastrophes can happen suddenly and without warning - damaging or destroying your home along with all the contents inside. In the aftermath of such a devastating event, would you know where to begin in picking up the pieces and starting over? Could you list and describe your possessions so they could be replaced? Eric Nier Insurance recommends that all homeowners take the necessary steps and precautions now in case they suffer a loss.

“Even if you don’t live in a hurricane zone, disaster can strike at any time,” said local agent Eric Nier. “Water damage, tornadoes, fire and even a theft can impact Midwest homeowners in an instant and with devastating consequences. An accurate and up-to-date home inventory can help make the recovery process easier on you and your family.”

Below are six steps that Eric Nier Insurance recommends you take in preparing a home inventory.

- 📷 Whenever possible, make sure your home inventory list includes photographs or video of your belongings. If you have a home video camera, take periodic videos of each room in your house. Focus on individual items in each room. Take additional video of smaller items like jewelry, silver, and related valuables or keepsakes. The same recommendations apply if you’re using a conventional camera. Be sure to be thorough when taking pictures of your belongings.
- 📷 Include with any picture or video home inventory list, a detailed, written account of what you own. Be specific in your written inventory. Whenever possible include make, model, serial numbers, receipts, and date of purchase for all items in your home inventory.
- 📷 If you don’t have pictures, a written home inventory list is better than no inventory, but make sure you are as detailed as possible.
- 📷 Store your home inventory list somewhere away from your home. If you have a bank safety deposit box, keep your list there. If you don’t have a safety deposit box, ask a friend or relative to keep your inventory list in a safe place. Eric Nier Insurance recommends, wherever you store your home inventory list, make sure the location is far enough away from your home it won’t be lost in the same event that may destroy your house. However, make sure your home inventory list is kept close enough so that it is easily accessible to you when you need it.
- 📷 Be sure to update your home inventory after any major purchase or gift. You should be updating your home inventory periodically anyway, but make special effort to do so after any major purchase, holidays, or birthdays.
- 📷 If time permits, share your home inventory with your insurance agent so that he or she can help you decide if your coverage meets your needs.

Hopefully it's something you'll never have to consult in the wake of a disaster, but having a readily accessible home inventory list can make the difference when taking the first steps toward recovery.