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## **FOR IMMEDIATE RELEASE**

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### **Protecting Your Personal Records and Property From Loss**

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The Nor'easter that hit Connecticut has left real damage for many and can be a real problem for people who have to file claims with their insurance companies. Could you put together an insurance claim if you had to document the kinds of losses this latest natural disaster is leaving behind? Do you know where your homeowner's or renter's insurance policy is? Could you prove what you own and the value of your property?

The task can be overwhelming as families try to repair their homes and replace personal possessions. A lack of records may not only hinder financial recovery, but may shortchange consumers when it comes to being compensated for their losses.

Planning ahead is the key in the event an insurance claim must be filed. Whether your claim is large or small, and the result of a natural or man-made disaster, the process of recordkeeping is the same.

If you don't already have a household inventory, now is the time to compile one. The University of Connecticut Cooperative Extension System publication, **Record of Important Household Papers**, is a comprehensive tool for recording important financial information, property inventories and professional advisors. It is one way to begin an inventory. It can be ordered by sending \$1.50 to the University of Connecticut C.I.T., Unit-35, 1376 Storrs Road, Storrs, CT 06269-4035.

Contact your insurance agent about recordkeeping books that may be available from your insurance company. A loose leaf note-book will work well, too. Make a section for each room in your home and list all the property in those rooms. Don't forget to include the contents of the attic, basement and garage. Attach receipts or bills of sale to the pages, if you have them. Remember that some items may require appraisals, as well. There are also computer programs available that can be used to make inventories.

Don't overlook the use of your camera when compiling your household inventory. Store digital photos on a disk, CD or flash drive. If you make photographs of items list each item's value and other pertinent information on the back before putting them in your inventory book. Remember to photograph the contents of drawers, closets and cabinets.

You can also use a video camera to go from room to room documenting your

possessions. Talk your way through your home describing the item, date of purchase and its cost. Don't forget to photograph the outside of your home, including the landscaping and outdoor furniture. Outdoor photos should also include automobiles, boats, and recreational vehicles that you have on your property.

Once you've put together your household inventory, store it away from your home. The best place is probably a safe deposit box but remember that in many disasters banks are also destroyed. It is recommended that you send a copy to a trusted relative or friend who lives out-of-state as a backup.

Consider including a copy of your homeowner's insurance policy with the inventory. Copies of important documents such as birth, marriage, and death certificates can facilitate any claims you may have in the event that originals are lost during a disaster. You could also scan them and store on a disk or flash drive. Consider making photocopies of family member's driver's licenses, insurance cards and Social Security cards to include in your inventory.

Annually, review your homeowner's insurance policy to make sure you're adequately protected against loss. Consider replacement value options, the extra cost may pay for itself in the event of a major loss.

Documenting what you own can be a daunting job, but if you're unfortunate enough to need the information you'll be glad that you took the time to do it.