



VILLAGE INSURANCE

HOME INVENTORY SOFTWARE

How many of you have received some expensive gifts this year? Televisions, computers, I-Pods, and digital cameras have all become popular gifts. Now is a good time for you to conduct a home inventory.

A home inventory can help our insured's:

- ✓ purchase enough insurance to replace their personal property if damaged by a covered cause of loss
- ✓ get insurance claims settled faster
- ✓ substantiate losses for income tax purposes

To help you develop your inventory, the Insurance Information Institute (I.I.I), is offering free downloads of home inventory software, available at: www.knowyourstuff.org.

In addition to the software, the site offers lists of items typically found in various rooms. You can use these lists as a guide when creating your own inventory. You should pay particular attention to the most expensive items your home, particularly those that may require additional insurance (jewelry, collectibles, etc.). However, the I.I.I also cautions you to make note of more commonplace items such as toys, CDs, clothing and even towels and linens since the cost of replacing these items can add up to a large amount in the event of a major loss.

An electronic home inventory offers many advantages over a paper version. Digital photos or even narrated videos can be stored with inventory lists. Receipts for major purchases can be scanned and saved. And, it is easy to update and store an electronic home inventory. It takes nothing more than the click of a mouse to add a new possession.

Another advantage to an electronic inventory is storage. Multiple copies can be burned onto CDs and stored away from your property. Or, the file can be emailed to your own e-mail account, allowing access from anywhere.

Source - The CSR Advisor

Our job at Village Insurance is to protect you and your family. Visit with one of our personal insurance professionals today about coverage that's right for you. For more information, contact us at 479-254-7070.