

## Get the Total Picture: Conduct a Personal Property Inventory



No one wants to experience the misfortune of having personal property stolen or lost in a fire. But if you do, having the necessary documentation on hand can make the insurance claim process go much more smoothly. That's why Liberty Mutual has developed a tool that will take you step-by-step through the home property documentation process regardless of who your insurer is.

This free guide answers frequently asked questions about conducting a home inventory and offers crime prevention tips. Most important, it contains a worksheet where you can list common household items located in each room of your home, with additional space for your unique possessions. If you'd like a copy of our *Home Personal Property Inventory* guide, just request one from your Liberty Rep. Then grab a pen, a video camera or a regular camera—even a disposable one will do—and begin. If you want to get started now, here's how to complete the process:

- Conduct a thorough house inventory by identifying the contents of each room, cabinet and closet in your home and make a written inventory as well as a pictorial record of all personal property.
- Include all serial numbers, manufacturers' names and model numbers to assist in the identification of stolen or destroyed items.
- Identify and date the photos or video and keep them with your written inventory in a safe deposit or fireproof box. Leave a second set with a trusted friend or relative.
- Periodically update your inventory as you purchase new items for your home.
- Review your homeowners insurance policy to make sure that its property replacement coverage is adequate.
- Have high-value items, such as jewelry, antiques and fine art objects appraised every five years to ensure that you have enough insurance to cover their value.

While we hope that you'll never need it, the time that you invest right now will be well worth it if you ever do.



As a member of the New Trier Federal Credit Union, you are eligible for a discount on your auto, homeowners and renters insurance through the convenience of electronic funds transfer or direct billing at home with Liberty Mutual's Group Savings Plus® program.

For a consultative review of your insurance needs, please call:

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