

# Keeping Good Records For Insurance

You have homeowner's insurance to protect your home and everything in it from an accidental and unexpected incident that causes a major loss. If something catastrophic like a fire should occur, you will be called upon to provide a list of everything that was in the house, and in some cases, even proof. To protect the insurance company from paying out fraudulent claims, an insured may be asked for photographic or other evidence of valuable possessions. Here are some easy ways to be sure you keep good records of your home and its contents.

## Documented Evidence

For expensive and valuable possessions, it's a good idea to keep purchase receipts and appraisals where appropriate. These things, being paper, won't survive something like a fire, so purchase a fireproof box in which to keep them or arrange for storage off-site. Ask a friend or relative to hold onto them for you, or place them in a safety deposit box if you have one. Some insurance companies will also scan these items for you and keep them in their computer system for future reference.

## Photographic Evidence

One of the most popular ways to keep records of your personal property is to take photographs, and again, keep them somewhere safe. When taking photos of your items, be sure they are clear and where possible get close-up shots of model and serial numbers, especially on electronics. Digital cameras have made it easier than ever to store large numbers of photographs, and you can back up your photos to a server where they can be kept safe in case they are needed and the original files have been lost or destroyed.

Photographs can also be used to document the features of your home so that should it need to be rebuilt, you can return it back to its original state.

## Video Evidence

Video cameras are also a popular choice for documenting your home, as you don't need to snap a picture of each individual item, but can pan the room, zoom in where necessary, and just keep one file with all of the evidence you need. Again, digital video makes it easy to store the files in a safe place where even a total loss of your home won't damage it.

A good record of the things inside and outside of your home helps your insurance company to restore you to your position prior to the loss. The more information they have, the easier it will be to reconstruct your home and replace your possessions. It's up to you to create and store this evidence, so take the time to make sure the records are created and kept safe.