

What do you own...

Do you know what you own and how much it is worth? How many pairs of shoes your teen-ager owns or how many ties you have in the closet? Could you describe the kind, quality and quantity of jewelry you own? These and many other questions will be asked in the event of a loss, so be prepared. Plan for the worst but hope for the best! We want to help you make this possible with this Home Inventory Brochure.

The Steps to Success!

Photograph and/or Video Tape Your Belongings

Create a Written Inventory

Have valuable items appraised such as jewelry, artwork and antiques

Create an inventory disk and/or booklet.

Photograph and/or Video Tape Your Belongings

Take pictures or videos of your home room by room. Remember to video tape what's inside your closets, attic, basement, garage and hallways. Also include any storage sheds and outside plants and shrubs. Smaller items of value can be photographed separately. Photograph at close range and put item on something plain. Try to capture any details on the front and back of the item.

Create a Written Inventory

The easiest way to create a written inventory is to go room by room. Take the time to walk through your house room by room writing down the items. Also remember to open drawers and cabinets to check for items of value. If possible try to make a list with the year the item was purchased, description of the item, serial number, the original cost of the item and the estimated cost to replace that item.

I know this is a time consuming process but it will be worth it. Just hang in there!

Have Valuable Items Appraised

Do you know how much that baseball is worth signed by Babe Ruth? How about that wedding ring your great-grandmother wore at her wedding?

The best way to answer these questions is to get an appraisal. Items such as jewelry should be appraised every 3-4 years. Make sure you send a copy of the appraisal to your insurance agent so they can update the values on your policy.

Create an Inventory Disk and/or Booklet

Create a disk and/or booklet with your pictures, videos, and written inventory. Also keep appraisals in the booklet. Make copies of photos, video, and written inventory – Keep copies in a safe place away from your home. A great idea may be to give a copy to your agent. Remember to update your Home Inventory periodically.

The Power of Pre-Planning

Putting together a Home Inventory is detailed and very time consuming; however it is worth the effort. You can do one room a week. A little effort goes a long way.

A catastrophic loss is stressful enough; however, with a Home Inventory you avoid the nightmare of trying to remember what you had.

For additional information concerning home inventories and disaster preparedness please visit:

www.knowyourstuff.org

www.iii.org

www.ready.gov

www.fema.gov

Please note this brochure is for informational purposes only. Please consult your insurance agent and insurance company for their claim reporting rules and procedures.

The Power of the Shield

Bernard Williams & Company was established in 1934 by Bernard F. Williams and has become a leading provider of insurance related products and services.

Currently, Bernard Williams & Company serves the insurance and risk management needs of over 4,000 businesses and families throughout Georgia and the Southeast.

Our primary objective is to establish a relationship – a partnership – between you, the insurance company and our agency; to provide you with coverage, loss control services and claims services that are comprehensive, efficient and mutually beneficial.



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**"Our Mission Is To
Shield Our Clients From
Financial Loss By Providing
Superior Risk Management And
Financial Planning Solutions."**