
(ALMOST)
EVERYTHING
WE OWN

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HOW TO PROVE THAT YOU OWN IT

If something you own is lost or stolen ... or your home is damaged or destroyed ... one of the first calls you'll make is to your insurance company. After they politely listen to your story, the next thing they'll ask is if you can prove that you really did own the thing or things that you claim were lost, stolen, damaged or destroyed. Then they'll ask to see proof of how much you paid for each and every item. Finally, if that's not enough, they'll ask you for the make, model and serial number for each appliance and other equipment for which you're filing a claim.

Experts say that insurance payments average only about 80% to 85% of the true value of the loss. (You have to make up the difference out of your own pocket.) The reason? ... Most people simply can't remember everything they own at the time of a loss, or how much they paid.

You've started out right if you've taken pictures or made a videotape of the things you own. But, it's even better if you also make a written record. (You'll be surprised at how much money you have tied up in underwear, socks and shoes.) Then, keep your written record, your receipts for more expensive items, and your photos or video tape in a safe deposit box where they will be protected from damage.

Simply fill in the following pages, and you'll have the written record for your safe deposit box. And, if you use a pencil, you can easily update your record when you buy something new, or get rid of something old. (NOTE: Use pages 2-8 for most items in your household inventory; pages 9-10 are for valuables and pages 11-12 are for yard items.)

