



## **Protecting Your Home and Personal Possessions**

With so many families dealing with the damage or loss of their home and personal effects due to Hurricane Ian, we recommend the following with regards to protecting your property.

### **Personal Property - Conduct a household inventory**

- Make a detailed list of your personal assets.
- Review and update this list annually.
- Take pictures of valuables, especially jewelry and artwork.
- Video record your property's exterior and interior; you can easily do this on your cell phone. Update the recording every 3-5 years.
- Store your list, photos and videos in a safe place; if possible, have a digital copy stored in the cloud.

### **Property Insurance – Insurance Checklist**

- Review your policy and make sure that you understand your coverage. (Flood insurance coverage, additional riders on jewelry and collectables, an umbrella policy, and your deductible).
- Talk with your agent to confirm that you are insured for the *replacement value* of your home and personal possessions.
- Understand what State and Federal disaster programs are available.
- Comparison shop for the best coverage. Ask your agent about savings as they relate to bundling for auto, home, and umbrella.
- Remember that if you are renting, you landlord's insurance will not cover damage, theft, or loss of your personal property.