

Make the Claims Process Easier – Create A Home Video Inventory

What if we asked you to open a blank word document and make a list of all the items in your home, along with their current value? If the thought of such an undertaking makes you cringe, don't worry, we have a better idea.

We are going to help you create a home inventory but the tool you are going to need to complete this task is literally at your fingertips. Making a home inventory for future insurance claim purposes has never been easier thanks to your smartphone. We are going to help you create a Home Video Inventory. After all a picture, *or in this case a video*, is worth a thousand words.

Don't underestimate the value of A Home Inventory. Not only will it help you to prove what you own and speed up the process of filing a claim, it will also help speed up the receipt of your payout.

Don't wait until the tragedy of a total loss forces you to take this step. Life after a fire of burglary is stressful enough! Take the time *now* to put together a video inventory of your possessions. Take a look at our Top 5 Tips to make this very important task a bit easier:

Tips to Creating A Home Video Inventory:

- **Don't put it off.** You always think you have time and you'll get to it soon but the truth is, you just never know. Fires, floods and burglaries happen every day so taking the time to video the contents of your home now will make life easier in the long run.
- **It doesn't have to be perfect.** You don't need special equipment or lighting, and you don't need special editing software. Just grab your cellphone and slowly walk through each room of your home. Open closets and drawers while you go and talk about contents. Honestly, you don't even have to talk if you don't want to, something is better than nothing.
- **Give high value items a bit more attention.** When it comes to items that are of value such as high-end electronics or other valuables, you will want to give them some extra time. Record those items from different angles and be sure to capture any visible model or serial numbers.

- **There's an app for that.** If you love apps or feel like you want a more formal inventory, then we say go for it. There are several apps available on the market that will walk you through the process step by step.
- **Store your home video inventory offsite.** Once you are finished, be sure you store it in the cloud or in another location offsite. A home video inventory won't do you much good if you lose your phone or if it gets among the other belongings lost in a fire, flood or burglary.

Final Words from Advocate

Educating every client we serve is of the utmost importance to the entire team at Advocate Brokerage. We have walked one too many clients through the painful process of filing a claim after a total loss. Having a home video inventory means one giant thing you no longer have to deal with. We would also like to add that once you have created an inventory, don't forget to make periodic updates. If you've just upgraded your home theater's equipment, grab your cellphone and make a video of the contents.