



Home Inventory Can Help Homeowners Prepare For Spring Storms

(May 26, 2011) – The damage caused by hurricanes and strong summer storms can be devastating, leaving people without homes or dealing with major repairs. While we can't predict whether or not our homes our home will be affected by hurricanes, tornados, hail, heavy winds or strong thunderstorms, home owners and renters can make sure their property and belongings are properly protected.

The Atlantic hurricane season stretches from June 1 through November 30. Early preparation is the best way to help protect Coastal Georgia residents and property.

Regardless of whether you own your house, condo or townhome, or if you rent, this next question should be very important to you: ***If disaster struck your home would you know what you owned? Remember that even though it can take years to collect your possessions, they could be gone in a split second following a disaster like a fire, flood, tornado, hurricane, storm or another peril.***

If your home, condo or apartment is damaged or destroyed in a storm, an accurate and up-to-date home inventory can help make the possible recovery process easier on you and your family.

7 Steps to a Home Inventory...

- Allstate recommends, whenever possible, make sure your home inventory list includes photographs or video of your belongings. If you have a home video camera, take periodic videos of each room in your house. Focus on individual items in each room. Take additional video of smaller items like jewelry, silver, and related valuables or keepsakes. The same recommendations apply if you're using a conventional camera. Be sure to be thorough when taking pictures of your belongings.
- Include with any picture or video home inventory list, a detailed, written account of what you own. Be specific in your written inventory. Whenever possible include make, model, serial numbers, receipts, and date of purchase for all items in your home inventory.
- If you don't have pictures, a written home inventory list is better than no inventory, but make sure you are as detailed as possible.

- Store your home inventory list somewhere away from your home. If you have a bank safety deposit box, keep your list there. If you don't have a safety deposit box, ask a friend or relative to keep your inventory list in a safe place. Allstate recommends, wherever you store your home inventory list, make sure the location is far enough away from your home it won't be lost in the same event that may destroy your house. However, make sure your home inventory list is kept close enough so that it is easily accessible to you when you need it.
- Be sure to update your home inventory after any major purchase or gift. You should be updating your home inventory periodically anyway, but make special effort to do so after any major purchase, holidays, or birthdays.
- If time permits, share your home inventory with your Allstate agent so that he or she can help you decide if your coverage meets your needs.
- Allstate's iPhone application, "Digital Locker," can help. Free and available to any iPhone user, not just Allstate customers, the home inventory tool makes it easy to catalog belongings and keep that vital information in one handy location - right in your pocket.

Coverage and discounts are subject to availability and qualifications. Other terms, conditions and exclusions may apply.

For more information on how to conduct a home inventory, contact your local Allstate agent.

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