

## Are Your Home Inventory Records Secure?

Now is a time get home paper records together and organized to create an organized inventory of everything that is owned by a family or single person, all of their investments, all serial numbers, account numbers and the list goes on.

Whether they are the person setting out on their own, newly weds, middle age or senior citizens, a disaster can effect all of them in the same way. It is having all of the information that an insurance agent needs to file that claim that can make an agent's work easier and the client feel more secure. They should be told to keep their books handy (in a safe) and add the information right away upon a purchase and they will have a complete listing of everything; all the information an insurance agent will need and a feeling of a secure household inventory should a disaster occur.

In this time of disasters throughout the world, it is never too soon to keep a list of all of these items, you may have to know this information should you ever have to file an insurance claim. The thought is that "It won't happen to me", and that is what the victims of Katrina, tornados, floods, backed up sewers, burglaries and numerous other casualties thought too.

You heard the old adage, "It is better to be safe than sorry", and it holds true here. Ask your parents if they have something that has all of their information in one place, for them to grab as they walk out of the house in case of a fire and I will guarantee you that at least 60% to 90% say "no". Now is the time to educate your parents as well as to take that first step to securing your household.

Organizing your paper and records isn't as hard as it may seem, there are manuals and booklets available to make this very easy for you to do. Three such types are available on my website, Easy Home Organizing as well as many other areas on the internet. Some insurance companies will also offer you booklets to explain how to go about doing this.

Keep a record of insurance policy numbers for home, life, auto, boat etc., credit card information that includes names, contacts, numbers, passwords etc., loans with the name of the place it is secured, the number amount etc. these are things you should know if the information is needed.

You will also want to have a list of Purchases, Agreements and Warranties that will tell you what you paid for something, when and where it was purchased, the serial and model numbers, where you can purchase parts and if you have a manufacturer's warranty, in-store warranty or none at all. Include pictures of the item to show the condition and proof of ownership. Now list the things of value such as: Refrigerator, Dryer, Humidifier, Auto, Computer, Air Conditioner, Stove, Vacuum etc.

As long as your at it, now add a third listing of Repair and Maintenance that will tell you when something was serviced, by whom, the company and name of repair person, date, part replaced what you paid to have the work done etc. These are just a few things that you will want to keep track of to make sure that you are not paying for the same thing continuously and no one can take advantage of you. It also will come in handy if you should ever want to sell the item listed.

The person starting out on their own should start this immediately because they should have a listing of everything to add to as life goes on. Things will change in their lives, adding more to their inventory, possibly marriage and children, purchasing a home or cottage etc. This is the perfect time to start a home inventory system.

The newlyweds will have a complete listing for their new lives after the engagement parties, showers, wedding gifts etc. If this is a second marriage, the combining of two households also means the combining of all information and name changes, so this would be the perfect time to keep track of all of those items that you own.

Mom and Dad have accumulated a lot through their life, so it only seems right that they would want to have a system set up like yours to protect what they have; this may be a good anniversary gift for them. They not only may have investments, but now they also have to include 401K, IRA's and pensions to their list.

Grandma and Grandpa have probably already downsized everything they have, so it wouldn't be as hard to go through what they have. They also should have an inventory and listing of financial papers, account numbers, agents etc. should their children or someone else have to help them keep track of things or take charge in case of an emergency.

Source: <http://www.articlecircle.com>

## About the Author

Jan Hayner is a Professional Organizer at <http://www.organizingyourlifetheeasyway.com> Get free tips, shortcuts, hints and printables. Order your free pamphlets 50 Things To Do In 10 Minutes or Less and Guiltbusters for Working Moms.