



Proudly offered by:

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PERSONAL PROPERTY INVENTORY - HOMEOWNERS

Part of your homes value is what's inside.

Taking inventory can help you determine the amount of coverage you need.

Why should I complete a home inventory

Your furniture and appliances, clothing, sports or hobby equipment, and electronic goods are all regarded as personal property. Like many people, you may own much more than you realize. Comparing the value of your belongings to the “contents” limit listed in your policy helps you make sure you have enough insurance to replace them if they are lost, stolen or destroyed as a result of a covered loss. An inventory also makes filing a claim easier.

What's the best way to create my inventory

The easiest way to take an inventory is to use a video camera, recording and describing items as you walk through your house. Or, you can use a regular camera and create a home inventory checklist. Here are a few tips for completing and storing your inventory:

- Add brand names and descriptions where you can, especially on large-ticket items.
- Keep any receipts you have with the list to make the claims process easier.
- Store your video or photo inventory offsite so you won't lose it if your house is damaged.
- Update your personal property records when you purchase new furnishings and valuables.

How much insurance do I need

Your independent Safeco® agent can assist you in analyzing your insurance needs and help you decide how to most effectively protect your personal property. Discuss full value coverage, which will pay for the replacement value of your personal belongings. A standard policy typically covers personal property only up to its actual cash value, determined by taking the replacement cost and deducting depreciation, which can be substantial. Remember your homeowners policy covers valuable **items such as jewelry, furs, art and antiques**, only up to set dollar amounts. If the cost of replacing them exceeds these limits, you may want to purchase scheduled personal property coverage.

How do I make a claim?

At Safeco, there is no “weekend.” We're here to assist you, 24 hours a day, 7 days a week. Just call 1-800-332-3226.