

Documents: Video Taping Home Contents

A home inventory video establishes a visual record of both your home and the contents inside. Most homeowner's insurance policies cover contents and personal property such as appliances, furniture, electronics, clothing, sports equipment, tools, and storage unit contents.

Without an accurate and up-to-date inventory, the insurance settlement process can be time-consuming and frustrating. Keep your video with photos or a list.

Filming Your Home Inventory Video

- A video camera or smart phone will get the job done
- Turn on your lights as you walk through your home
 - ⇒ use a flashlight for dark corners
- Video one room at a time
 - ⇒ don't forget the garage and outside sheds
- Pan the room slowly
- Open all drawers, closets, and cabinets as you go along
- Describe each item as you film it
 - describe, for example, a set of 12 forks and spoons, rather than picking and filming each one
 - ⇒ record comments on the value and source of each item
- Take more time to describe a piece if it is valuable or unusual
 - ⇒ hold it close to the camera

When Done Filming

- Back it up and make a copy
- Store it in a safe place
 - □ upload to the cloud
 - ⇒ keep the file on an external hard drive or thumb drive
 - ⇒ store in a safety deposit box
 - ⇒ give copy to a friend or relative

• Save receipts for expensive items and keep with video

Inventory Upkeep

- Your inventory is only useful if it is accurate
- Remember to add and subtract items from the inventory

