
In Case of a Disaster: Home Inventory or Information You Need to Take the Time to Complete but We Hope You Never Need to Use.

By Dr. Celia Ray Hayhoe, CFP®, Family Resource Management Specialist, Virginia Tech and
Jennifer Mercer, 4-H Extension Agent, Augusta County

Whether it is a house fire, a hurricane or tornado if the disaster will make it difficult to get an accurate accounting of what you have. The recent victim of a house fire made the following suggestions.



- “Take the time NOW to inventory your home. The inventory needs to include the item name, description, make, date purchased/age, model and/or serial number, and purchase price. Take pictures and /or video and make comprehensive lists of EVERYTHING you own. Nothing is insignificant. The more items a person can list and refer to “see photo” the better. The lists need to include everything (down to how many pairs of socks you own) and should include brand name, age of item, and purchase cost. Update this annually. I don't know why insurance companies don't require this or offer this service, but they should do both.
- Put copies of the inventory in a safe deposit box and at a relative's house in another state. A fireproof safe in your home is NOT adequate. Make copies of photos that are particularly special to you and put them in that safe deposit box as well.
- Pack a duffel bag of clothes for 2 days and include a couple days worth of whatever personal items and meds you might require daily and keep this at a nearby friend's house.
- Keep a list of phone numbers in that bag too. It is amazing how few phone numbers you can actually remember if you don't have your cell phone anymore.
- Know your insurance policy and your agent. Your agent needs to be someone you can depend on to go to bat for you and tell you what is in your best interest. Does the policy pay for cleanup of debris? Will they replace lost landscaping?
- You know that big jar(s) of change you have that you are "saving"... cash it in and/or put it in the bank. Get a much smaller jar. I suggest a pint mason jar and **every** time it gets full take it to the bank.”
- There is a lot of variability of the time and temperature ratings of fireproof safes. “Many safes are made with a layer that releases moisture into the safe so even though valuable and paperwork may not burn they may still get damaged from moisture. In addition, the safe companies have certain protocol that you must follow when opening the safe for their warranty to be valid. In our case, the electronic opening mechanism was ruined by the fire and prior to having a locksmith open the safe we had to get documentation including the fire report, proof of purchase, and photos of the safe. In the time that it took to do this, almost a month, the guns in the safe rusted beyond repair. My suggestion is to make sure you know the procedure in advance and have this paperwork in your safe deposit box.”

Additional advice:

- Have your fine jewelry, china, silver, paintings, antique furniture, and collectibles appraised and keep the originals of the appraisals in your safety deposit box and copies with a relative in another state. Check your policy limits on these items and see if you need to purchase a rider to cover the value.
- Keep a list of your insurance policy numbers and the phone number of who to call to report a claim with the inventory.
- Be sure you know your policy limits for cash on hand and do not keep more than that amount around for emergencies.
- Remember, insurance does not cover sentimental value. The insurance may replace the camera and film but they can't replace the pictures. The stuffed bear you have had since you were born is not worth very much. While a photo of the bear that is kept elsewhere is not the same as the bear, it is better than nothing.

One a personal note she added:

- "Let your friends, family, neighbors, community help you. There really isn't much anyone can do. However, accepting help in the form of prepared and delivered meals for you and those helping you on site is really nice. Getting someone to keep your coolers full of drinks and ice is also very helpful. Getting an onsite storage container delivered for items recovered from the fire and items that will be donated to you helps keep those things in a safe place of their own rather than trying to stash them in someone's garage. Get someone to make arrangements to have a portable toilet delivered with scheduled cleaning. Do what needs to be done to get power and water back to the site. Don't be afraid to delegate. People will truly want to help you and will be glad to do what you ask.
- In the weeks that follow, you will also need to make lots of phone calls such as
 1. Call to get copies of bills for electric, phone, car payments, etc
 2. Make arrangements for a rental house. Take friends up on offers to stay with them for the short term only
 3. Contact contractors immediately. You may need to get estimates for replacement depending on your policy.
- My last bit of advice is to remember that the things you lose in a fire truly are just things. Yes, some are very special and irreplaceable, but the most important thing is that the people (and animals) get out safely. Our house burned so fast it was mind boggling. Don't try to save things! Just get out! Call 911 and let the fire dept handle getting things out of the house if that is an option. And once the fire is "out" it may smolder for several days so don't expect to be able to go in and search right away. If the cause of the fire is questionable and the insurance company and /or fire marshal decides that an investigation is needed , it may take several weeks for that to happen and the site is released to you. This WILL try your patience. But unfortunately you really don't have a choice. "

For information on where documents should be kept and what you can do to be able to grab things if you have to leave your house in a hurry see *Emergencies Are You Prepared? Checklist for Important Documents* at <http://www.ext.vt.edu/pubs/family/354-141/354-141.html> .

See also *Home Insurance* at <http://www.ext.vt.edu/pubs/homebus/354-173/354-173.html>.

For a pamphlet on starting a home inventory visit http://www.pueblo.gsa.gov/cic_text/money/inventory/homeinventory.htm.

For a free computer download to get started visit <http://www.knowyourstuff.org/> .

