

FROM LAURIE AND LINDA

FLOOD! EARTHQUAKE! FIRE!

We hope you never experience any of these...but what if you did? Would your insurance cover the contents of your home? If the answer is "no", then it's time to prepare an inventory.

To do that, you can make either a list room by room, or list each item separately. Either way, be sure to include expensive appliances, oriental rugs, clothing, garage contents, rare collectibles, and any other valuables. Here are three ways to do your inventory:

Write everything in a notebook and attach photos of the more expensive or rare items.

Use a video camera. One huge advantage to this is you can narrate while filming to give detailed descriptions. Remember to open drawers and closets to describe the contents. Example: "This is a complete 12-piece China set and was purchased for \$4,000."

Use a free, online computer application that makes creating the inventory super simple. For instance, try www.KNOWYOURSTUFF.org. It's password-secure and easy to use. Best of

all, you can access your inventory anytime, anywhere, from any computer in case you need to add things from time to time.

Storing the List: Finally, it's very important to store a copy of your inventory outside your home with friends, or relatives or in a safe deposit box. And, if you use the video method, copy it to a DVD so you'll have something to give to the insurance company.

BETTER SAFE THAN SORRY!