

FIRE? THEFT? TORNADO?



Without Proper Records, Your Homeowner's Insurance May Never Pay!

When people are struck by a disaster or victimized by a burglary, they often find that – despite their worst fears – there's even more bad news to come. Replacing valuable personal property, computers, jewelry and furnishings can become a nightmare when the insurance company asks for proof of ownership. And you can be sure the insurance company will ask, says Tom Smart, owner of Smart Home Inventory, Inc.

That's often the most surprising after-effect of a disaster for people, says Smart. "Homeowners automatically assume that because they have insurance, they will get a check for their destroyed or missing belongings. It doesn't happen that way and, without proper records, it can be almost impossible to obtain the full value of your homeowner's insurance in case of loss."

That's one reason Smart came up with the idea for his business, which documents – in video, photographic and written detail -- personal property in homes, vacation homes, boats and other vehicles. If you are moving or placing items in storage, this kind of documentation is almost a must, says Smart, but most people don't realize that the chance of being hit by fire or burglary looms quite large, statistically.

"There is a residential fire every 83 seconds somewhere in the U.S., according to the National Fire Protection Agency," says Smart, "In Cobb County, during 2002, there were 1,158 fires, resulting in \$14 million in damage, according to Ellen Black with Cobb County Fire and Emergency Services. The National Crime Industry reports that a burglary occurs every 10 seconds in an American home." Having proof of what you own is critical to protecting yourself from total loss, says Smart.

"I Could Do That Myself."

Most people's first reaction to the idea of a professional home inventory is, "I could do that myself." But insurance agents are quick to point out that homeowners don't do it – even though a detailed inventory is strongly recommended by insurance companies.

By spending just about two hours in an average home, a two-person Smart Home Inventory team is able to document all possessions, as well as record the model and serial numbers on major equipment and appliances. "Often, our visit and our questions also prompt homeowners to remember valuable items they have stored away, such as forgotten collections, wedding presents and antiques, which can have significant additional value."

The end result of the inventory process includes a DVD or videotape of the home and its contents, as well as detailed written and digital photo records of all valuable items, including their original cost (if available), model and serial number. The homeowner receives this written record in hard copy form as well as on a CD, and it also includes thumb-nail photos of the items of greater value.

Bonded and insured, Smart Home Inventory also has a multi-layered security system to guard the data it collects, and the company guarantees strict confidentiality. "We use a military encryption program that is backed up daily and stored on an external hard drive that is never exposed to the Internet," says Smart. "All data is locked in a Media Safe, which is more secure than a regular safe, and will protect film, CDs and

video against two hours of fire." Smart is also an authorized distributor for the Phoenix Safe Company, and offers a

setup and delivery service for clients who order a home safe through him.

"It can't happen to me."

Insurance agents are all too familiar with the problems that families face after a fire, burglary or other loss of property. After one local home fire, it took the homeowners more than two years to work out their claim because they had to prove both ownership and value of the items destroyed. One metro insurance agent tells the story of a homeowner with \$90,000 of property coverage who was outraged that he had to produce ownership records in order to collect on the insurance after a fire at his home.

Contact Smart Home Inventory, Inc. at 678-978-1023 or visit the web site at www.smarthomeinventory.com

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Did You Know?

- You may not get the full value of your claim if the proper documentation cannot be provided.
- In Cobb County, during 2003, there were 1,158 fires, resulting in \$14 million in damage.
- In the case of a home fire, while that documentation might be destroyed, Smart Home Inventory retains a secured copy of your home's photographic and written inventory record.
- Even outdated equipment you may have in your home has a value that could be claimed in the event of a loss, and it should be inventoried.
- Home office equipment and furnishings should be covered by a separate insurance policy or rider and documented separately.



Water
WATER DAMAGE



Fire
FIRE DAMAGE



Weather
WEATHER DAMAGE



Criminal
CRIMINAL LOSS

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Cobb Chamber of Commerce
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SMART HOME INVENTORY, INC.
The Professionals In Documenting Your Personal Property

Fire? Theft? Tornado?
*Without Proper Records,
Your Homeowner's Insurance
May Never Pay!*

To schedule an appointment for your
home inventory, please call us at

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