



### **Keep Your Valuables Safe from Floods and Fires**

Learn how to document, insure and protect your property in the event of an unexpected flood or fire. By taking pictures of your belongings, you create an inventory of the valuables in your home. The Insurance Information Institute offers a free tool on [KnowYourStuff.org](http://KnowYourStuff.org), which allows you to create a home inventory with your smartphone, tablet or computer.

Use these tips to document, insure, and protect your property by:

- **Creating an inventory of your home or business.** A detailed inventory of your property's contents will help you prove the value of what you owned, which could speed your insurance claim processing, and will provide documentation for the tax deductions you can claim.
- **Ensuring you have appropriate insurance.** Not all insurance policies are the same. Coverage amounts, deductibles, and payment caps can vary significantly. Consult with your insurance professional to be sure your policy is right for you.
- **Keeping vital records in a safe place.** Store paper or electronic copies on a flash or external hard drive in a waterproof and fireproof box, safe, or bank deposit box.
- **Storing policy numbers and contact information nearby.** Keep your policy numbers, your insurance professional/company phone number, and claim filing instructions in a secure, convenient location.