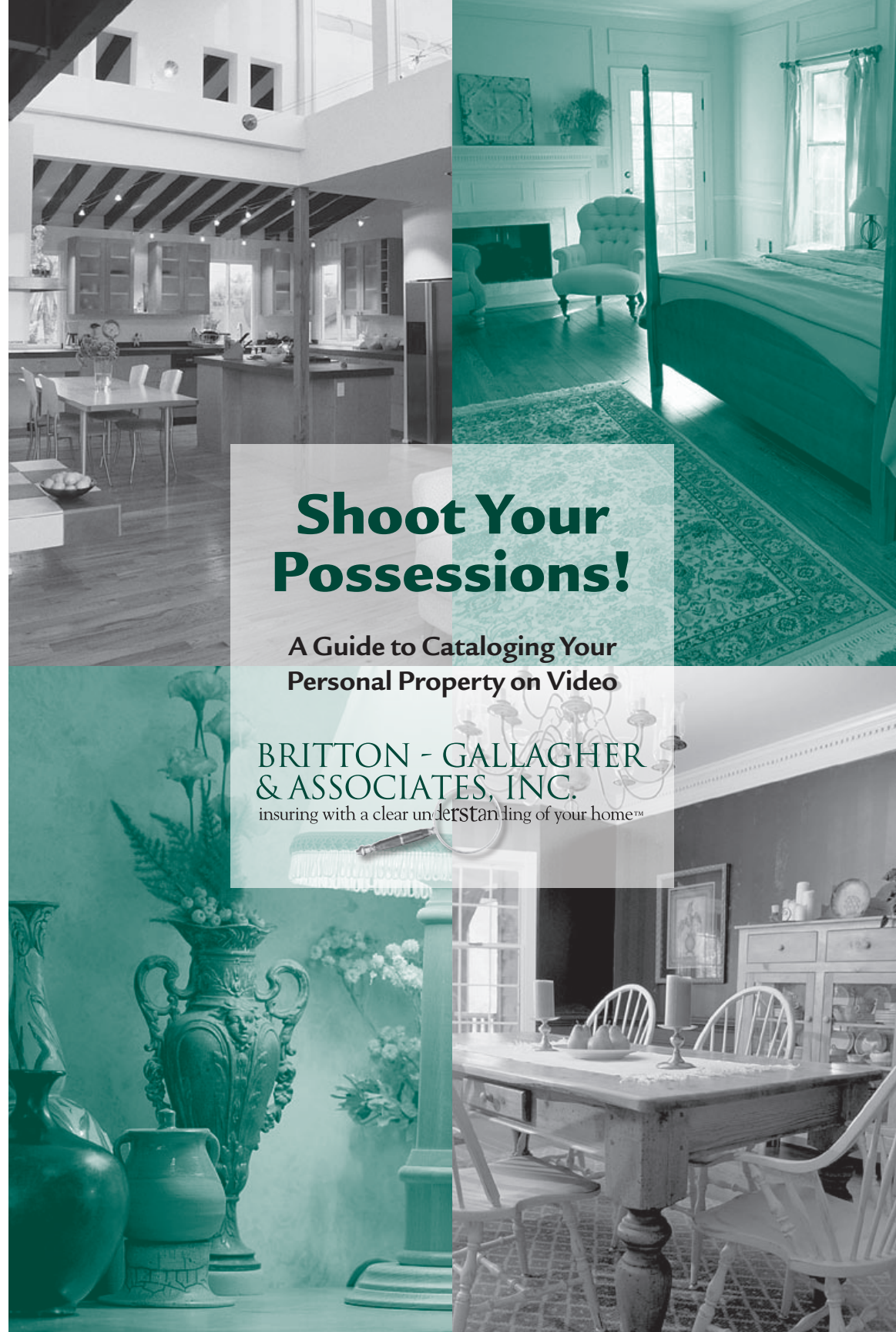


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6240 SOM Center Road
Solon, OH 44139
800.607.4711



Shoot Your Possessions!

A Guide to Cataloging Your Personal Property on Video

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Most of us believe that if we suffer a loss from fire or theft, the insurance company will replace our belongings. And, in most cases, they will—if they know what needs to be replaced. Of course, they'll require proof of what belongings you have, before they'll write that claim check.

Test your memory. Can you thoroughly list your appliances, furniture, jewelry, clothing and their name brands? This is the type of detailed information your insurance company will need to reimburse you properly.

Too often, victims of a personal property loss are required by the insurance company to list the lost or damaged items after the incident has occurred. This process can be very tedious, time consuming, rarely complete, and can add to the emotional distress caused by the loss.

Lights, Camera, Action!

A video of the inside and outside of your home, condo or apartment is an excellent form of documentation of your personal property as well as specific structural features.

A thorough and complete video inventory should take about one to two hours to complete and is far easier, faster and more accurate than documenting everything with paper and pencil. Plus, you and the adjuster can actually see the condition and make of the items in the context of your home.

In the event of a loss, your assets will be documented with a video inventory. And, you'll save time, money and frustration in the long run. Your friends at Britton-Gallagher & Associates wish you good fortune.

This brief guide offers some tips on the simplest, quickest way we've found to inventory your possessions — video them!

Tip No. 1: Get hold of a video camera. If you don't own one, borrow one from a friend or member of the family. Or rent one from a photo shop.

Tip No. 2: Enlist the help of your spouse or friend to help you narrate your personal property video. Describe your items from wall to wall in every room.

Tip No. 3: Make sure you date your video.

Tip No. 4: Don't leave out the inexpensive items—their value adds up, too.

Tip No. 5: Include jewelry items (don't forget the jewelry you're wearing), china, crystal, stereo equipment, camera equipment, furs, guns and other special collectables, etc.

Tip No. 6: If you shoot your video around the holidays, you'll be able to include your decorations and other holiday valuables.

Tip No. 7: Don't forget to video the items in your garage and other out buildings.

Tip No. 8: Periodically update your video to include new purchases.

Tip No. 9: If you don't have a video camera, you can use a digital camera, then put all of your photos onto a CD. Additionally, you can scan your records and put those files on the CD.

Tip No. 10: When you're finished, store your completed video in a bank safety deposit box.

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