

PREPARATION CHECKLIST

- **Interview and Choose your Restoration Advocate now.** You have the right to choose the contractor. Your insurer may provide you with a list of pre-approved contractors to save time and hassle, or you may be asked to obtain written estimates from a few licensed contractors of your own choosing. Regardless of the procedure, the policyholder has the final say in contractor selection.
- **Review your homeowners insurance policy** and its coverages in order to understand what is and, more importantly, what isn't covered. All homeowners insurance policies have exclusions and limitations and it's best to know what they are prior to a loss. Often, coverage for an exclusion can be obtained through an endorsement.
- **Evaluate the general condition of your property.** Make repairs that might prevent future losses. Check sidewalks for deterioration and major cracks that could create a safety hazard. Roofs should be checked annually for leaks. Steps that are left in disrepair could potentially lead to a major lawsuit if someone were to fall and be injured.
- **Prepare a home inventory of your personal property and belongings.** Include as much detail as possible such as the date, cost, where the items were purchased (receipts are a good source for this information), brand name, model and serial numbers. Such an inventory can be a time-saver after a personal property loss and will help to speed up the claims process.
- **Use a video camera to visually document each room,** closet and even contents in drawers. Provide a narration while walking through each room, detailing high-ticket items such as computers and home electronics. A video serves as documentation of your possessions and the items contained in a room, especially if damaged by fire, theft or severe storm. Be sure to keep a copy of the tape off-premises in a secure place such as a safe deposit box. Photographs can serve as an alternative or as an addition to a videotape and should also be stored off-premises.
- **Meet with your insurance agent annually** or as needed to ensure your insurance coverage is adequate to protect you and your family against loss. Take into account any recent changes or additions to your property or surrounding area.
- **Develop a family evacuation route** and rendezvous plan if you aren't at home during a disaster.
- **Put important numbers into your cell phone,** including numbers for a neighbor, your insurance agent, and your Restoration Advocate.
- **Regularly test smoke alarms,** fire extinguishers, Carbon Monoxide alarms, and battery-operated flashlights and radios.
- **Familiarize yourself with your utility shut-off procedures.**