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## **Few Keep Inventory of Home Property**

It only takes one fire, tornado or hurricane to completely destroy everything you own. Insurance adjusters frequently work with homeowners who have lost everything, but for those who have not taken an inventory of their personal property, the entire process is much more difficult.

Ron Rogers, an insurance claims adjuster for Hochheim Prairie Insurance Company, says reimbursement for your personal property comes from knowing what you lost. "I have been adjusting insurance claims for 33 years and I've never met a homeowner who had taken an inventory of their possessions prior to losing everything."

Most consumers purchase homeowners insurance to repair or replace their residence should it be damaged by perils such as fire or catastrophic weather. However, they typically lose sight of the fact that their home is also filled with valuable personal property. In the aftermath of a loss, it's challenging to remember everything you have accumulated over the years.

Rogers said homeowners are initially faced with the trauma of losing everything and wondering what they're going to do and where they're going to go. Insurance adjusters are not far behind in helping each homeowner with relocating and settling their insurance claim.

Jerry Reich, Property Claim director for Kemper Insurance, said homeowners who have lost everything, are under a lot of pressure. "Many of these people still have jobs that require their full attention as well as getting their children to school and planning for the future," said Reich. "We try to work as closely as we can with these homeowners to recreate a virtual inventory of what was left. It can be a difficult process."

Reich says he has been adjusting claims for 23 years and during that time he has met only two homeowners who had conducted inventories, and their homes were destroyed by California wildfires.

"Keeping an inventory of one's possessions is like a second insurance policy," said Mark Hanna, a spokesman for the Insurance Council of Texas. "Having an inventory of your personal property will make the claims settlement process much easier and eliminate a lot of headaches."

Reich recommends a "running narration" while videotaping the inside of your house. "Look at it as a family bonding experience where you join your husband or wife in videotaping all your rooms, inside cabinets, silver collection, garage and other areas pointing out your valuables," said Reich.

Taking photos or video of every room in the house including closets and bathrooms is recommended. Those photos should be stored outside the home either in an office, a friend or relative's home or a bank security box. The photos can be downloaded to a computer or flash drive and secured.

The Texas Forest Service says 2,700 homeowners have lost their homes this year to wildfires making it the costliest year on record in Texas. Many of those homeowners are still in the process of recalling what possessions they lost as they settle their insurance claims.

The Insurance Council of Texas is the largest state insurance trade association in the country consisting of approximately 500 property and casualty insurers writing business in Texas. For more information click on [www.insurancecouncil.org](http://www.insurancecouncil.org) or <http://www.facebook.com/insurancecounciloftexas>

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