

Protecting Your Assets

Protect Yourself With Photos, In Case Of Disaster

(NAPSA)—A little advance planning can help you avoid money loss and disappointment later. When faced with disaster, most have just minutes to get themselves and their families to safety. Often, this means leaving behind a lifetime's worth of personal belongings.

"It can be difficult for insurance companies to determine the appropriate payment for lost or damaged items. A few minutes with a digital camera now can help you easily document all of your belongings and, most importantly, can help to ease your heartache later," according to Ohio-based Allstate agent Bethany Snyder. "Inventory your belongings before disaster strikes. Snap pictures of every room in your house—open closet doors and dresser drawers to quickly capture all contents. Then store the pictures in a safe place: online."

Following a catastrophe such as theft, fire, flood or other natural disaster, insurance companies ask the homeowner to provide an inventory of the stolen or damaged belongings to ensure accurate reimbursement. Photographs are faster and easier than making a detailed list and can help jog memories during stressful situations.

Property inventories should be stored away from the home, making the Internet one of the best options. Though many Web sites charge for picture storage or delete photos after a certain amount of time, Shutterfly offers free, unlimited storage with no purchases required. It lets users easily create virtual albums and label photos—critical for insurance purposes. Its "Share" feature also makes it simple to electronically pass information along to insurance providers.



A picture can be worth more than just words, especially after theft, fire or fraud.

Following are tips for how to inventory belongings:

- Take photos of each room from every angle. Take pictures of everything—wide shots and close-ups—not just the items you consider valuable. Remember, if you lose everything in a fire, you'll have to replace wooden spoons and plastic containers, as well as major kitchen appliances and silverware. Don't forget the garage—bicycles, sports equipment and tools can really add up.

- Close-up pictures work best when taking photos of valuables, as they provide the maximum amount of detail. Shoot jewelry, china and paintings on plain backgrounds whenever possible. Also, be sure to include photos of electronic items' serial numbers.

- Upload pictures to an online photo service like Shutterfly (www.shutterfly.com). Type in captions describing where you purchased the item, when you bought it and for how much.

- Share the pictures with your insurance agent or send them prints to keep on file.