

A message from Liberty Mutual Insurance

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How to Digitally Archive Your Home

By Coletta Teske

You never know when disaster might strike. Within minutes, cherished or valuable goods could be ruined. Keeping an archive of your belongings will accelerate the process of replacing damaged property. It will also help you make better decisions about the insurance coverage you need before a disaster strikes.

Follow these three simple steps to archive your home:

- **Make a list of your possessions.** Some people prefer a low-tech approach to list-making—index cards or a notebook, for example—while others are comfortable with spreadsheets on a CD or USB drive. The method doesn't matter, as long as the list is thorough, well-organized, and kept in a safe place. You should also remember to adjust your files periodically, deleting items you've gotten rid of and adding any new purchases.
- **Photograph your living space and possessions.** Use a digital camera or a smartphone to capture rare, important, and expensive items, both in close-up shots and in wider pictures that show their position in the room. You should also photograph each wall, as well as closets and drawers. And be sure to label your photographs clearly, so you can correctly identify which numbers or details belong to which item.
- **Store digital photos and inventory in a safe place.** Once you're finished, find a safe place to store your records. Make a copy of everything and store it away from your home. For hard copies or a USB drive or CD, it's often best to use a bank's safe deposit box. For digital archives, Internet-based providers offer digital storage, online backups, or cloud technology to easily access or change your records.

To learn more about Liberty Mutual Auto and Home Insurance or get a free, no-obligation quote, call 800-809-9778 or visit libertymutual.com/nar

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