

Much of your home's value is what's inside

There's a popular saying that goes like this: "Home is where the heart is."

That saying rings true for many who find "home" a safe haven and a place to cherish, convene with family and friends, raise children, cook meals, rest, retire and celebrate.

Most will agree a home is not just a pile of bricks and mortar. Rather, a true "home" comprises much more, including everything inside it.

Some of the things inside your house that helps make it your home include your furniture and appliances, clothing, sports equipment, and electronic goods. These items are considered personal property – and it's really important to protect it all.

How do I protect what really makes my house a home?

Protecting the important stuff inside your home begins with an understanding what you have. If you're like many people, you may find your home contains much more personal property than you realize.

To understand how much stuff you have, develop a careful inventory of your personal property following these tips.

- Use a video camera to record and audibly describe items as you move through your home. If you don't have access to a video camera, use a standard camera or phone camera.
- Whether you use still photos or video to develop your inventory, include brand names and descriptions where possible, especially on high-cost items.
- Keep any and all receipts on high-dollar purchases. Keep these receipts filed together with any instruction booklets, warranties, etc. that accompany the items.
- Store your video or photo inventory offsite or back it up with an additional drive.
- When you make new purchases, be sure to add them to your inventory.

If you have high-value items, be sure to check with us at B & S Insurance Agency so we can review your homeowner's coverage to make sure you're properly protected. We understand that your home is not just a house, and we are here to help ensure that everything important to you is protected—both outside and inside your home.

Contact Us!

At B & S Insurance Agency, we can work with you to make sure you've got the coverage you need, while at the same time using all possible credits and discounts to make that coverage affordable. Just give us a call toll free at 888-310-6161 or send us a note at bandsins@centurytel.net. We want to help you meet your goals, and make sure what's important to you is protected!

Here's what customers are saying about Safeco Insurance®

"I've never had to file a claim with an insurance company before...I was certain that the whole thing was going to be a big hassle. I'm extremely pleased to report that my experience has been shockingly efficient, painless and dare I say it, pleasant. These days, one has such low expectations of customer care that when one genuinely feels cared for as I have, I felt compelled to share this feedback from a satisfied customer." *Safeco customer, J. F.*