



THE Insurancenter

NEWSLETTER

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Using Home Inventory Apps to help Document your Personal Property

Hopefully, you never have to do a home insurance claim. But if you do, a bit of preparation will make it much easier for you to document your claim and get your settlement much faster. Among the key documents: A detailed home inventory - that is, an itemized list of everything of value in your home, proof of ownership, and an estimate of its insurable value.

For many years, homeowners have either neglected the home inventory altogether, or created a paper or spreadsheet inventory, which was hopefully stored offsite - so that it cannot be destroyed in the same event that destroyed or damaged the home and contents.

Fortunately, we now have a number of tools that make generating and updating a home inventory for homeowner's or renter's insurance purposes - which you can download right to your mobile device.

Why you need a detailed inventory

Having a detailed inventory of all your valuable possessions in your home can come in handy in many ways. Even if you never file a homeowner's or renter's insurance claim, your inventory can come in very handy when you prepare your last will and testament, when your children or heirs must settle your estate, and even determining an appropriate amount of insurance to carry in the first place. You can

even use your inventory as a moving checklist and packing aid.

And if you do have a claim for a casualty loss not covered by insurance, your inventory will make it much easier to deduct those losses against your income on your tax return.

Today's online and mobile applications make it very easy to document your possessions for all of the above situations. Here are some of the best and most popular apps.

KnowYourStuff

The KnowYourStuff app is the official home inventory application of the Insurance Information Institute. Its advantages are its cost (it's free!), ease of use, and its seamless integration with major carrier websites. Once you have it installed on your iOS or Android device, it's a snap to use: Open the app, point the camera, click, and make a few annotations on the property and you are done. Entries are automatically stored in the Cloud, safe from any possible harm to your property.

KnowYourStuff.net lets you download a number of reports. We especially like this feature: It's a truly free product with no in-app purchases required and no annoying pop-up ads. More information is available from the manufacturers' site.

The Complete Home Journal

The Complete Home Journal is about the most complete inventory product for the hardcore record keeper. The home inventory module lets you input critical details and photographs of all your belongings, including electronics, seasonal gear, jewelry and appliances. But that's just one of several modules. Other modules include home improvement tracking, home and seasonal to-do lists. This program also stores contractor information and information on real estate agents, lenders and can even help you calculate cost basis for income tax and real estate sales.

You'll need Windows XP or later to run it, or run Virtual PC for Mac on a Mac. The cost is \$29.99, with a 30-day money back guarantee and a free trial period.

Quicken Home Inventory Manager

If you're a Quicken fan, this one is for you. The Quicken Home Inventory Manager integrates smoothly with the popular bookkeeping software. Quicken supports listing intended beneficiaries right in the software -

which, of



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Welcome to The Insurancenter Newsletter!

It is with great satisfaction that we bring this newsletter to you. In this issue and in coming months, we will discuss pertinent risk management topics which may affect you and your family. We sincerely hope that you will find this newsletter informative and please do not hesitate to contact us should you have any questions or needs.

You Can Do It Better With Us!

Tips For Preventing And Dealing With Water And Sewage Damage



IICRC-certified restoration specialists possess the skills, knowledge and equipment needed to dry a building and stop the source of the damage.

Water is known for penetrating structural cavities and creating growing pockets of saturation without the knowledge of the homeowner. Unfortunately, it often requires sophisticated tools and technology to find the source of such water damage. If the moisture remains undetected, it causes damages that eventually lead to an expensive restoration process. IICRC-certified restoration specialists possess the skills, knowledge and equipment needed to dry a building and stop the source of the damage. They monitor conditions carefully to help prevent future issues and problematic mold.

Flood Cleanup Tips

Always be sure that it is safe to enter a building that was previously flooded. Look for structural damages that create falling dangers, electrical hazards and other issues. Wear rubber boots and gloves, and wear a safety hat that does not conduct electricity. Also, a respirator will help protect from airborne health hazards. If the building is known for containing asbestos, lead paint or other harmful substances, contact a qualified professional for help. These are some important cleanup tips to follow:

- Act quickly to minimize the severity

- of the damage and prevent mold growth that may not be covered.
- Ventilate the area well to help it dry faster.
- Assess the damages to belongings and the structure, and make a list of all damages.
- Take photos of specific damages if possible.
- If sewage is present, leave and have a professional conduct the inspection.
- Expose pockets of saturation such as layers between building materials to help them dry.
- Clean the area as much as possible when it is safe to do so.
- Confirm that all pockets of moisture have been thoroughly dried before starting reconstruction.

Sewage Backup Tips

Sewage can be one of the biggest dangers associated with water damage. The bacteria and pathogens commonly found in it can cause serious health problems for homeowners, their children and their pets. These are some important tips for dealing with sewage:

- Anyone working on sewage should have current Hepatitis B and other important vaccinations.
- Anyone who is on prescription drugs or chemotherapy should not work around sewage.
- People with immune disorders, pregnant women, elderly adults and young children should not be near sewage.
- The affected building must be evacuated unless the sewage-damaged area is properly sealed off.
- Textiles, carpets and padding should be replaced and not washed.
- Sewage-saturated drywall must be discarded and replaced.
- Only trained professionals should perform sewage remediation tasks, and an environmental professional should inspect the property afterward.

Be sure that these tasks are completed before attempting to reoccupy the home. Living in a home with mold and especially improperly treated sewage damage can have expensive and lasting effects on health. To learn more about this topic, ask your agent about Water and Sewage Damage Coverage.

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Top Smart Home Technologies For Adults Over 50

Keyless entry, smart smoke detectors, wireless doorbell cameras and other technological safety improvements are gaining popularity among adults who are 50 years of age or older. This was a recent finding based on research from the MIT AgeLab in cooperation with The Hartford.

According to researchers, these helpful technologies make life easier for all ages. However, older adults have changing lifestyles and needs and can especially benefit from these technologies. For example, wireless doorbell cameras give older adults the option of seeing who is at the door without having to get up first, and keyless entry gives them the ability to quickly unlock a door. Older adults who are fumbling for keys at the door are often targets for residential robberies.

The research performed by these two organizations analyzed 25 different technologies to identify the top 10. The top picks for usefulness include the following:

- Wireless doorbell cameras
- Smart smoke and CO2 detectors
- Keyless entry
- Smart water shutoff valves
- Automatic lights
- Smart home security systems
- Smart electrical outlets
- Moisture and mold sensors
- Smart thermostats
- Smart window blinds

A person's lifestyle has a major impact on happiness and wellness, and these technologies were all proven to help facilitate well-being and peace of mind. The two organizations interviewed older homeowners to see what they thought about the chosen technologies.

When asked about their main concerns, the majority of respondents said that maintenance was their top worry. With smart home technology, security was the main concern of about 50 percent of participants. More than 45 percent said that saving energy was important, and almost 35 percent said that technologies to improve everyday life were important.

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course, you can change whenever you wish.

You can attach up to five digital photos per item, which can be of the object itself, or it can be receipts and warranty information and the like. There's even a claim tracking feature on the site. This software solution is sold out of the box, with a list price of \$14.99.

Encircle

This sleek and easy-to-use app works great on iPhones, Androids and Blackberry devices, and also via a Web portal. Although it's stripped down for ease of use on a cell phone, it does support multiple properties, and you can organize items by room.

It also supports multiple photos per item, so you can photograph the item and your receipt. According to Encircle, Inc., "In about an hour or less the average user can create a complete picture inventory of a property and generate detailed

reports. The account can be accessed via smartphone, tablet and web interface (encircleapp.com). Encircle can be used for insurance purposes, estate planning, relocation and moving, or decorating. The cost is free.

Since security and maintenance were some top concerns, experts addressed technologies that could help in both areas. Water and mold sensors, smart thermostats, smart water shutoff valves and smart smoke or carbon monoxide detectors were some of their top suggestions for these specific purposes.

According to their research, the organizations found that about 50 percent of the surveyed homeowners already had smart home technologies or were planning to purchase one or more of these items in the near future. Of those who did not yet have any of these technologies but were planning to buy some, about 50 percent said that they would spend between \$100 and \$500 per year if necessary. These are the top recommendations from the two organizations:

- Research the available technologies, their benefits and independent reviews.
- Determine which options are best for individual needs.
- See www.thehartford.com/smarthome for a digital tour of a smart home.

Some smart improvements such as smoke alarms, burglar alarms and other safety features can actually help reduce insurance costs. To learn more about smart home technology and what it means for insurance rates, discuss with an agent.



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Stuffanizer

This innovative solution supports drag and drop interface, making it the most Mac-y of all the offerings so far. It also supports unlimited hierarchical locations, so you can note an item's location in an envelope, in a briefcase, in a sack, in the closet, or in the 2nd bedroom. The unique interface lets you drag and drop items from one location to another. You can also associate items with each other using tags, such as #borrowedobjects, #electronics, #cables anything else you need to be able to get your hands on fast.

So far this one only works on iOS devices at the moment. Cost is \$2.99. For more information, visit www.stuffanizer.com

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