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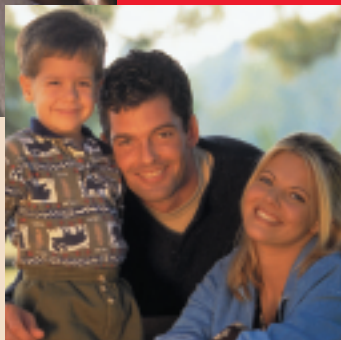
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# Household Contents Inventory Record



Your key to  
recording your  
valuables

*Important:  
Keep this in a safe place  
outside your home*



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# The importance of documenting the valuables in your home

If you had a burglary or fire in your home tomorrow, you wouldn't want to rely on just your memory when filing a claim. The items you use every day may come to mind quickly — but what about that set of silverware used only on special occasions? An inventory of your household goods, in both words and pictures, is essential to getting all the benefits that are due you.

## Helping us help you

In the unfortunate event of a burglary, fire or natural disaster, we at Farmers want to help you get your life back to normal as quickly as possible. We want to make sure you receive a replacement or reimbursement for all of your insured valuables. If you're not prepared for a loss with a complete inventory record, you might not get the full benefit of your insurance coverage.

In addition, compiling a list of possessions can provide us with a base for determining whether your coverage is sufficient. Your Farmers agent can make any adjustments necessary to fill in the gaps or eliminate costly overlaps.

Give yourself the peace of mind you deserve and provide us with the tools we need to get you back where you belong.

# Further protection for your personal possessions

Although a written inventory helps you itemize your possessions, it doesn't document ownership or the actual value of the items. For that, you need a photo inventory and proof, such as sales receipts or a professional appraisal. Your best solution comes from a combination of all three.

## **Photographs and videotape**

You don't have to be a professional photographer or cameraperson to do an inventory of your possessions. It's easy and could save you thousands of dollars.

Start by photographing or videotaping each room, wall by wall, floor to ceiling. Then take close-up shots of the valuables in each room (silverware, statues, paintings, etc.). When you have finished each room, go on to the closets, basement, attic, garage, and storage sheds.

When you're finished, write basic information on the back of the photos or include this information in the audio portion of your videotape.

Review your photo/video inventory every two or three years. Note changes in your possessions such as a new TV set or a couch you have had reupholstered. Delete items you no longer own.





## **Sales receipts**

Like a photo/video inventory, sales receipts help prove ownership. In the case of more recent purchases, they also establish the value of an article. Farmers doesn't expect customers to keep receipts for everything, but major purchases should be documented.

## **Professional appraisals**

In addition to jewelry or precious metals, other items that should be evaluated by an appraiser include art, antiques, furs, collections of any kind, or valuables for which you have no bill of sale.

You should receive a written statement of the appraiser's judgment that includes the appraisal date along with any descriptive material that will back up the opinions and assessments given by your appraiser.

## **Secure your records in a safe place**

Do not keep all of your inventory records at home! The inventory itself could be destroyed in case of fire or other household damage. Consider such locations as a safe-deposit box or the home of a relative.

Safeguarding the value of your home and its contents may require investing a little time and money, but should you ever suffer a loss, you'll have all the documentation you need to file and back up your claim quickly and easily.

# Prevention measures you can take

## **Theft prevention**

Farmers is concerned about you and your safety. There are many things you can do to avoid becoming a victim of burglary — especially if you are going to be away from your home for an extended period of time:

- Ask police to check your home periodically.
- Have a neighbor pick up your mail, circulars and newspapers daily.
- Have your lawn taken care of. Dry, uncut grass says you're away. Have snow shoveled from walks, steps and driveway.
- Display “Beware” signs. If you have a dog or an alarm system, put up signs that say you do — they work to deter thieves.
- If you have a second car, leave it in the driveway. Or ask a neighbor to park there.
- Leave a radio on — it says someone's home. If you have a volume adjustment on your telephone bell, turn it to the lowest level. A prowler will be less likely to hear an unanswered call.
- Get automatic light timers. They turn lights on and off in different rooms at designated times.
- Keep shrubbery trimmed. Thick, tall shrubbery provides cover and lets a burglar work undetected.





- Using an engraving pen, mark your valuables with your current driver's license number.
- Never leave a house key in an obvious place such as a mailbox or under a doormat.
- Do not leave notes indicating your absence.
- Close and lock your windows. Most burglars won't attempt to break a secured window for fear of attracting attention.

## **Fire prevention**

Every 60 seconds, a house burns. It doesn't always happen to "someone else." Check your home carefully for hazards, and then take some simple preventive measures that can stop a fire before it has a chance to get started:

- Keep matches, lighters and all flammables out of the reach of children.
- Make sure every room has enough electrical outlets to avoid the need for multiple attachment plugs. Never use more than one high-wattage appliance on a circuit at a time.
- Install smoke detectors at the top of stairways, in bedroom areas and in the basement.
- Inspect the heating system, wood-burning stoves and chimney yearly. Improperly installed or maintained equipment causes fires.

- Don't keep oily, greasy or paint-smearred rags in the house. Guard against spontaneous combustion.
- Don't let electric cords for irons, lamps, etc., get wet. Keep out kinks and use a heavy duty cord.
- Keep an eye on the stove while broiling or frying. Never pour water on burning fat because it spreads the flame. Use a dry chemical fire extinguisher or cover the fire with the pan lid.
- Make sure there is ample air circulation around your TV sets, stereos and radios — especially if they're grouped around one another.
- Don't smoke in bed or when lying down. Negligent smoking is the cause of more than half of home fires.

## **Household inventory**

The next few pages are provided for your household inventory and insurance records. Once completed, keep it in a safe place outside your home along, with any other photo, video or appraisal documentation.

Remember, in the event of fire, theft or other loss, you and your claims representative will need to know the value of your household goods and personal property to settle your claim. So now is the time to take a household inventory. Tomorrow may be too late.





# Insurance record

List below the important data about all your insurance policies. As you add or adjust your insurance coverage, keep this record updated. Be sure other members of your family know where this record is kept in the event of a disaster.

## Insurance information

**Policy** \_\_\_\_\_

Company \_\_\_\_\_

Policy number \_\_\_\_\_

Expiration date \_\_\_\_\_ Premium \_\_\_\_\_

Agent \_\_\_\_\_

Telephone \_\_\_\_\_ Claims \_\_\_\_\_

E-mail \_\_\_\_\_

Location \_\_\_\_\_

**Policy** \_\_\_\_\_

Company \_\_\_\_\_

Policy number \_\_\_\_\_

Expiration date \_\_\_\_\_ Premium \_\_\_\_\_

Agent \_\_\_\_\_

Telephone \_\_\_\_\_ Claims \_\_\_\_\_

E-mail \_\_\_\_\_

Location \_\_\_\_\_

**Policy** \_\_\_\_\_

Company \_\_\_\_\_

Policy number \_\_\_\_\_

Expiration date \_\_\_\_\_ Premium \_\_\_\_\_

Agent \_\_\_\_\_

Telephone \_\_\_\_\_ Claims \_\_\_\_\_

E-mail \_\_\_\_\_

Location \_\_\_\_\_





## **Discover the advantage of personal service**

These days, many insurance companies deal with their customers only by mail or by phone. But when you choose Farmers, you have a personal, professional agent helping you every step of the way. Here's how the personal touch can make a difference to you:

- Your Farmers agent will work with you to identify your needs and find the best possible coverage at the best price.
- When the unexpected happens, our award-winning HelpPoint claims service is there 24/7 to help you get back where you belong. Our trained customer service representatives can provide support at a time of stress and help you restore your world to order.
- Your Farmers agent is available to periodically re-evaluate your coverage, make important updates and eliminate any costly gaps and/or overlaps.

You can depend on Farmers to provide personal, high-quality service. Your Farmers agent will always be there to help.