

# Protect, prepare yourself in case of a home burglary

If thieves broke into your home tomorrow and stole most of your valuables, would you be able to identify exactly what was missing or would you have trouble remembering what some of your valuables were? Would you be able to describe them accurately to the police or your insurance company?

If you don't think you have anything of much value in your home, take a second look around. Items many of us refer to as "stuff" or even "junk" can be quite valuable. In addition to jewelry, small appliances and audio-video equipment, your crystal, silverware, power tools, books and sports equipment all add up in value — not to mention the diamond pocket watch that belonged to your grandfather — or the special stamp collection given to you by your great aunt Margaret.

Artwork and clothing are other important items you should add to your mental checklist. And while you may not have necessarily paid a lot for some of these items in the first place, keep the potential replacement costs in mind when trying to determine value.

For instance, that scratched old antique chest in the spare room may have been a cast-off from a long-lost relative, but replacing it could be extremely costly or virtually impossible.

## List Valuables

There are many precautions you can take to protect your valuables. One is to conduct a thorough inventory. This is a very simple thing to do, but most people don't think of it until after they've experienced a break-in. By making inventory lists now, you won't miss out on any small items which may not immediately come to mind.

You may want to conduct your inventory by itemizing everything in categories, or for larger objects, you may want to do it on a room-by-room basis. The important thing is not to forget anything.

Once you've got your first round of lists compiled, consult with your family; they may remind you of something you've left out.

It's also important to make sure you have insurance to cover the replacement costs of any stolen, lost or damaged goods.

You can use your inventory to determine how much coverage you'll require. It's important to estimate replacement costs based on current prices of these items — not what you originally paid for them.

For example, if you paid \$300 for a stereo several years ago, it's unlikely that you'll be able to purchase the same type of unit now for the same price.

You may even want to have some particularly valuable items — like anti-

ques, silverware or jewelry — professionally appraised and stored in a safe, out-of-the-way place.

Check your insurance policy to make sure you have adequate coverage and consult with your insurance agent if you're unsure.

## Photographs or Videotape

Some people take photographs of their valuables so they have an irrefutable record of what the items looked like. You may even want to take photographs of all the rooms in your home — or videotape them — to make sure you remember exactly how they looked before the break in occurred.

If you choose this route, be sure to keep the photographs or videotape in a safe place where they won't get damaged or lost — like your safety deposit box.

## Valuables Can be Marked

Crime prevention authorities suggest that you also mark your valuables (when possible) with a special identification engraving kit.

You can use your social insurance number as your own form of identification. That way, if any of the missing items are recovered, the police have some way of notifying you.

Authorities also say that visible identification marks on valuables can help deter thieves from taking them, because marked items generally command a much lower resale value on the street.

*This article is provided by local Realtors and the Ontario Real Estate Association (OREA) for the benefit of consumers in the real estate market.*

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