

How much is my stuff worth?

Most of us might be surprised to learn the actual value of our accumulated belongings—and this could leave us vulnerable in the event of loss, theft or damage. Taking a home inventory is a major first step.

"You probably have a rough idea of how much your home is worth, as well as how much you have saved," says Ryan Michel, spokesperson for Allstate Insurance Company of Canada. "But do you know how much all of your belongings are worth? If you have made any significant purchases since you last checked your home insurance it's important that your policy reflects that."

Most insurance policies have a limit on how much they will cover if household items are lost, stolen or damaged. More expensive things like jewelry, electronics, or sporting equipment may only be covered up to a certain value and could require additional coverage.

By creating a home inventory, it will be easy to keep track of how much money your possessions are worth and how much insurance you need to cover them. A home inventory

checklist to help you get organized is available at www.allstate.ca/learningcentre.

Here are a few helpful tips to get you started:

- Take on one room at a time.
- Make a note of valuable items.
- Take photos, write down serial numbers and collect original receipts, if possible.
- Organize items into categories.
- Check that these items are covered by your personal insurance policy, if necessary by sharing your inventory with your insurance company.
- Store a copy of your list and photos in a safe separate location, either in a safety deposit box, or with your insurance company.

If you find a difference between what you're covered for and what you now own, call your insurance provider. Updating your policy to ensure you're properly protected is easy and can save you money if the unexpected happens. www.newscanada.com

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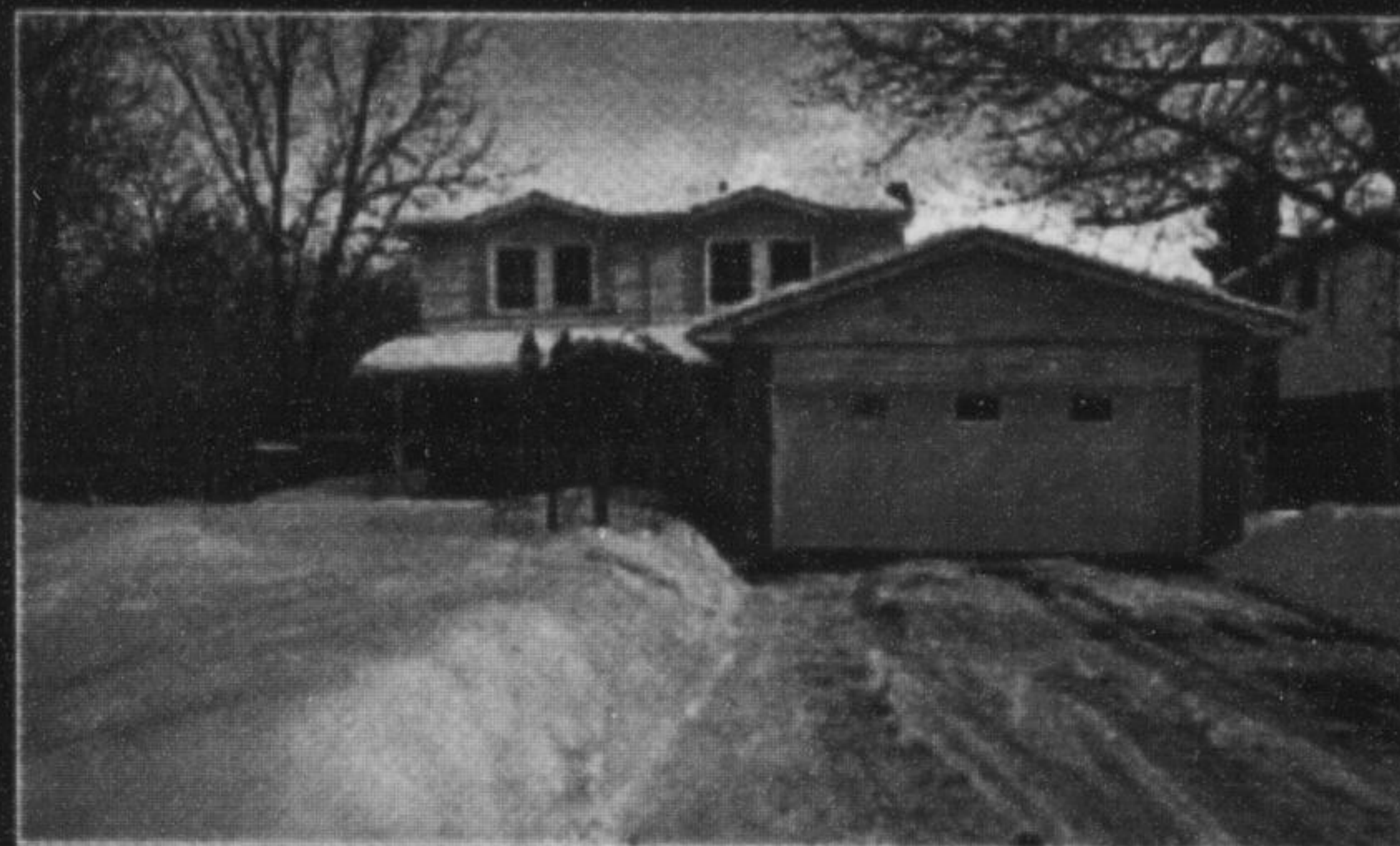
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