



## COLBURN GROUP I N S U R A N C E

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# Take Steps to Protect Your Home & Valuables

From jewelry and silverware to antiques and art, countless valuables are stolen or destroyed each and every year. The FBI estimates that more than 2 million home burglaries take place in the United States every year; and according to the National Fire Protection Agency, a residential structure fire occurs every 82 seconds in America. These statistics are good reasons for taking the appropriate steps to safeguard your home.

Here are a few things you should consider when it comes to protecting your home and valuables from burglary, fire or another disaster:

### Take a home inventory.

It can be difficult to remember all the things of value that you own, especially in the wake of a difficult situation, such as a burglary, house fire or other catastrophe. Therefore, one of the simplest yet most effective steps you can take to protect your valuables is to make a list of these items.

The more detailed the list, the better. If any of your valuables have serial numbers, be sure to include that information. You also should include any identifying features of the object as well as information about the object's value. Clip to your list any sales receipts, purchase contracts, and appraisals you have. For major appliance and electronic equipment, record their serial numbers usually found on the back or bottom. In addition to the list, or if making a detailed list is too daunting a project for

you, at least consider taking pictures or videotaping your rooms and important individual items. On the back of the photos, note what is shown, the make and where you bought it. Don't forget things that are in closets or drawers. Keep a copy of this list and any videotape and photos away from your home either in a locked fire safe or in a safety deposit box. This way, in the unfortunate circumstance that your home is burglarized or damaged, you can refer to your list to determine which of your valuables have been stolen or destroyed.

### [Sample Home Inventory Guide](#)

### Invest in a safe.

It's best not to keep your most precious jewelry in your bedroom or jewelry box. Statistics show that bedrooms are the first place burglars enter after breaking into a home. For optimum security, store valuable jewelry in a secure home safe.

Purchase a fire-resistant, combination safe where you can store valuables as well as other important information. Have the safe bolted or fastened into the structure of your home so that it cannot be removed.

If you don't have an in-home safe, consider purchasing a false-bottom container for storing jewelry. These are empty containers that appear to be common household items like food cans. Store these items in a practical place and make sure they are not mistakenly thrown away.

## **Install an alarm system.**

Install a home security system with both monitored burglar and fire alarm components. Statistics show homes without security systems are about 3 times more likely to be broken into than homes with security systems. It is also a good idea to have a cellular or radio back up. Since most alarms are monitored through your phone line, the system can be disabled if someone cuts your phone line or from bad weather, equipment failure, etc.

Consider placing individual contacts on any home safes and valued personal belongings, such as paintings. These contacts will activate the alarm if your safe is opened without authorization or if a painting is removed from the wall.

Always activate your alarm system even if you are only leaving home for a short period of time. Many burglaries could have been prevented had the alarm system been activated. The following is just one example.

*A housekeeper arrived at a customer's home and discovered broken windows in the kitchen and master bedroom closet. An intruder had stolen over \$500,000 in jewelry. It was later discovered that the owner did not activate his alarm system when he left home earlier that day.*

## **More tips**

Keep shrubbery trimmed away from entrances and walkways. While large, ornate hedges may be beautiful, they also provide a hiding place for burglars who need only a minute to break in through a window or door.

Remove ladders, lawn furniture, or items that can be used by thieves to gain access to your upper floors or roof.

### **When traveling:**

Never pack your jewelry in your luggage and always use a hotel vault or security vault when you arrive at your destination.

Alert your neighbor, a relative or a trusted friend when you leave town and ask them to watch your home.

Use automatic timers to turn lights on and off in various parts of the house at appropriate times to make it appear someone is always home.

Record name of room:

<i>Category</i>	<i>Item Description(s)</i>	<i>Quantity</i>	<i>Purchase Date</i>	<i>Estimated Replacement Cost</i>
Beds / Headboards				\$
Bookcases				\$
Books				\$
Cabinets				\$
Chairs				\$
Chests				\$
Clocks				\$
Couches / Sofas				\$
Desks				\$
Light Fixtures, Chandeliers, Lamps				\$
Linens				\$
Mattresses & Box Springs				\$
Mirrors				\$
Musical Instruments				\$
Pictures / Paintings				\$
Rugs				\$
Tables				\$
Technology				\$
Other Furniture				\$
Other				\$
Other				\$
<b>Total Replacement Cost</b>				<b>\$</b>

*\*Note: Separate sections are provided for fine art, silver, china, crystal, clothing, appliances, electronics, sports equipment and kitchen articles*

## Inventory of Kitchen

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Record name, if more than one kitchen in the home:

<i>Category</i>	<i>Item Description(s)</i>	<i>Quantity</i>	<i>Purchase Date</i>	<i>Estimated Replacement Cost</i>
Bookcases				\$
Cabinets				\$
Chairs				\$
Clocks				\$
Cookware				\$
Cutlery				\$
Dishes				\$
Glassware				\$
Light Fixtures, Chandeliers, Lamps				\$
Linens				\$
Pictures / Paintings				\$
Rugs				\$
Silver				\$
Tables				\$
Technology				\$
Other Furniture				\$
Other				\$
Other				\$
Other				\$
<b>Total Replacement Cost</b>				\$

**Notes:**

<i>Category</i>	<i>Brand</i>	<i>Model / Serial #</i>	<i>Quantity</i>	<i>Purchase Date</i>	<i>Estimated Replacement Cost</i>
Dehumidifier					\$
Dishwasher					\$
Dryer					\$
Freezer (stand-alone)					\$
Microwave Oven					\$
Oven / Double Oven					\$
Range					\$
Refrigerator					\$
Trash Compactor					\$
Vacuum Cleaner					\$
Washing Machine					\$
Other					\$
Other					\$
Other					\$
<b>Total Replacement Cost</b>					\$

Record household members name:

<i>Category</i>	<i>Article(s)</i>	<i>Quantity</i>	<i>Purchase Date</i>	<i>Estimated Replacement Cost</i>
Accessories				\$
Athletic Clothes				\$
Blouses / Shirts				\$
Coats				\$
Dresses or Neckties				\$
Hats				\$
Jackets				\$
Shoes				\$
Slacks / Pants				\$
Sweaters				\$
Other				\$
Other				\$
Other				\$
<b>Total Replacement Cost</b>				\$

**Notes:**

<i>Category</i>	<i>Item(s) Description</i>	<i>Quantity</i>	<i>Purchase Date</i>	<i>Estimated Replacement Cost</i>
CDs				\$
Cell Phones / Pagers / PDAs				\$
Computer Equipment				\$
Copiers				\$
DVD Players				\$
Fax Machine				\$
Home Theatre Equipment				\$
Telephones / Telephone Systems				\$
Televisions				\$
Other				\$
Other				\$
Other				\$
<b>Total Replacement Cost</b>				\$

**Exercise Equipment Details**
**Notes:**

<i>Category</i>	<i>Item(s) Description</i>	<i>Quantity</i>	<i>Purchase Date</i>	<i>Estimated Replacement Cost</i>
Barbells				\$
Bicycles				\$
Exercise Machines				\$
Other				\$
Other				\$
<b>Total Replacement Cost</b>				\$



## Fine China, Silver, Crystal & Other Valuables Details

Notes:

<i>Category</i>	<i>Patterns</i>	<i>Pieces or Place Settings</i>	<i>Quantity</i>	<i>Purchase Date</i>	<i>Estimated Replacement Cost</i>
China					\$
Collectibles					\$
Crystal					\$
Fine Art					\$
Fur					\$
Jewelry					\$
Serving Pieces					\$
Silverplate, Sterling, Goldware, or Pewter Flatware					\$
Other					\$
Other					\$
<b>Total Replacement Cost</b>					\$

## Miscellaneous

Notes:

<i>Category</i>	<i>Item(s) Description</i>	<i>Quantity</i>	<i>Purchase Date</i>	<i>Estimated Replacement Cost</i>
Fans or Heaters				\$
Ladders				\$
Luggage				\$
Other				\$
Other				\$
<b>Total Replacement Cost</b>				\$