



preventing a money disaster (CONTINUED)

This chart explains how to keep track of valuables and their worth—just in case you ever need to file a claim with your home owner's insurance company.

item	should I take a digital photo?	do I need an appraisal?*	do I need an insurance rider?†	what to document
cameras and photography equipment	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input checked="" type="checkbox"/> YES	Price paid, purchase date, make, model, year, serial number.
china, silver, porcelain, crystal	<input checked="" type="checkbox"/> YES Arrange pieces and place settings so everything can be seen and counted.	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES	Price paid, purchase date, manufacturer, store or website where you bought each item.
collectibles (coins, stamps, rare books)	<input checked="" type="checkbox"/> YES Arrange items so entire collection is seen, or photograph objects individually.	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES	Price paid, purchase date, store or website where you bought each item.
electronics	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input checked="" type="checkbox"/> NO	Price paid, purchase date, make, model, year, serial number.
fine art	<input checked="" type="checkbox"/> YES Be sure you can see the artist's signature.	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES	Price paid, purchase date, store or website where you bought item.
furniture	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input checked="" type="checkbox"/> NO	Price paid, purchase date, manufacturer, store or website where you bought item.
furs	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES	Price paid, purchase date, manufacturer, store or website where you bought item.
jewelry	<input checked="" type="checkbox"/> YES If you have any custom-made pieces, be sure you can see a designer signature or marking.	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES	Price paid, purchase date, manufacturer, store or website where you bought item.
musical instruments	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES Only if antique.	<input checked="" type="checkbox"/> YES	Price paid, purchase date, make, model, year, serial number if it has one, manufacturer, store or website where you bought item.
sports memorabilia	<input checked="" type="checkbox"/> YES Arrange items so entire collection is seen, or photograph objects individually.	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES	Price paid, purchase date, store or website where you bought each item.

* Anytime you inherit something or don't have proof of an item's value, you should have it appraised.

† Policies differ, so check with your insurance carrier about coverage. You need a rider only when the value of an item exceeds your policy limit.