

## Home Inventory Checklist

Department of Insurance website  
[doi.nebraska.gov/files/doc/home-inventory-checklist.pdf](http://doi.nebraska.gov/files/doc/home-inventory-checklist.pdf)

Or

Download NAIC free app for iPhone®  
myHOME Scr.APP.book

## Prepare for the Worst

Once you have created your home inventory, store the information off the premises. You can keep the information in a bank safe deposit box and on your downloaded app.

Store electronic copies of your insurance policies with your home inventory. Make a list that includes your policy numbers, insurer and insurance agent's phone numbers, website addresses and mailing addresses. Store this information offsite or on your phone for easy access.

## More Information

Damage caused by flooding – including ground water seepage – is generally not covered by a standard homeowners or renter's insurance policy. For information about flood insurance, contact a local agent or visit the website of the Federal Emergency Management Agency at [www.fema.gov](http://www.fema.gov).

The National Weather Service has a brochure with information about preparing for tornadoes, severe thunderstorms, and floods. The Red Cross and [Ready.gov](http://Ready.gov) have suggestions for putting together a disaster kit.

The NAIC has free Disaster Prep Guides that aim to help consumers determine the best course of action before, during and after a disaster strikes. The free guides can be found at [www.insureuonline.org/insureu\\_special\\_disaster.htm](http://www.insureuonline.org/insureu_special_disaster.htm)

Additional information is also available on the Department's website at [www.doi.nebraska.gov](http://www.doi.nebraska.gov).

# NEBRASKA

Good Life. Great Opportunity.

DEPARTMENT OF INSURANCE

941 O Street, Suite 400  
Lincoln, NE 68508  
Toll-free hotline: 1-877-564-7323  
Local phone: 402-471-2201  
[www.doi.nebraska.gov](http://www.doi.nebraska.gov)

## Before the Storm— Don't Wait Until It's Too Late



## Make Sure Your Home is Covered in the Event of a Loss

Toll-free consumer hotline: 1-877-564-7323  
Local Phone: 402-471-2201

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## Review your Homeowners Insurance Coverage

Examine your policy at least once a year to make sure you know what is and is not covered.

Ask yourself the following questions:

- Is my deductible the same for all perils or is there a different deductible for damage caused by wind and hail?
- Do I have enough coverage to rebuild in the event my home is destroyed?

- Does my policy provide for replacement cost coverage?
- Will the insurer pay the full cost of replacing my roof or will it factor in depreciation for the age of the roof?
- Do I have possessions, for example, jewelry, electronic equipment, or antiques, that may exceed normal coverage limits?
- If I live in an older home, do I have ordinance or law coverage to pay for upgrades necessitated by changes in city codes after the home was built?
- If I have to vacate my home, will my additional living expenses be covered?
- Are my outbuildings and farm implements covered?

If you do not know the answer to these questions, contact your insurance agent or your insurance company for assistance.

You can access “A Consumer’s Guide to Home Insurance” on the website of the National Association of Insurance Commissioners (NAIC) at [www.naic.org](http://www.naic.org).

## Create a Home Inventory

Complete an inventory of all of your belongings to make the claims process easier.

Be sure to include identifying information about your possessions (brand name, price, date of purchase, model, serial number and receipts) and take photos.

A home inventory checklist can be found on the Department’s website at [doi.nebraska.gov/files/doc/home-inventory-checklist.pdf](http://doi.nebraska.gov/files/doc/home-inventory-checklist.pdf) or by downloading the free NAIC **myHOME Scr.APP.book** app for iPhone®.

If you do not have time to create a full list of the items in your home, consider taking time to videotape and/or take photographs in every room. The more detail you include, the easier it will be for your insurer to evaluate your loss.

When making your list, be sure to open drawers and closets. Do not forget to document what is in your basement, garage and storage buildings.