

## Get The ORFP Advantage!

The California National Guard's Operation Ready Families Program offers a variety of programs to assist the guardmember and their family before, during and after deployment:

- Operation "We Care" Meetings
- Special Benevolence Offers
- Volunteer Education Courses
- Marriage Enrichment Seminars
- Youth Camp

We also offer educational articles on:

- Managing Combat Stress
- Understanding Military Benefits
- Coming Home

...And Much More!

**Visit our website!**

[www.calguard.ca.gov/readyfamilies](http://www.calguard.ca.gov/readyfamilies)

**Mission First! Family Always!**

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## Protecting Your Personal Property



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# Protecting Your Personal Property



What if you were asked to sit down right now and make a complete record of everything you own. Could you do it? Most of us couldn't, without forgetting a few things here and there (like that silver whatever-it-is on the top shelf in the hall closet). We couldn't do it, but that is just what the insurance company would ask us to do if our house or apartment were robbed, vandalized, burned, or otherwise destroyed.

We can never really replace our belongings, especially family heirlooms and the like, but we can make the loss much easier to bear by making sure we have taken what steps we can to make sure we get the insurance money we're entitled.

The only way you can get damaged, lost, or stolen items replaced is to prove that they existed in the first place. How? Make a record. Your insurance company can give you a booklet that lists household goods (computer software is also available for household inventories.)

Making an inventory is easy and – once you get the hang of it – fun. Gather your lists, camera, camcorder, or whatever equipment you need, and get started? Begin by recording the outside of your house, including landscaping and trees. Then move to the inside, remembering to do the garage and basement, too.

## Making an Inventory

Making an inventory will make you aware of just how many possessions you own. Most people are surprised by how much their assets are worth. You may find, as many people do that you may want to rethink you insurance needs. Do you have enough insurance to cover the replacement cost of your belongings? Have you

bought jewelry or other valuable articles since you purchased your original insurance? Talk with your insurance agent to make sure that you have the right kind and right amount of insurance.

## Using a Camcorder

The easiest way to record your personal belongings is on video. If you don't own one, you can borrow one from a friend or rent one at most video stores. Make it a family project. Dad can be the cameraman, Mom can do the voiceovers, and the kids can provide the color commentary. Do you have enough insurance to cover the replacement cost of your belongings?

Go through each room systematically (use the sample list of property in this brochure as your guide), and tell about each item – what it is, the year purchased, its approximate replacement value. Take your time and be as thorough as you can. Take close-ups of art work, expensive woodwork or valuable rugs. Take shots from several angles if it will help to show the piece better. Photograph jewelry against a felt or black velvet background to show detail, and photograph each item in a collection separately as well as together to show its value.

Don't forget to open closets and drawers and describe what is in them.

Once you have recorded all your belongings, put the film in a safe place – in a safety deposit box or with a friend or parent. You may want to make an extra copy and place it in a separate location, just to be sure.

## Personal Property Examples

- Artwork
- Mementos
- Appliances
- Musical Instruments.
- Bonds
- Outdoor Furniture
- Camera Equipment
- Pets
- Cars
- Power Mowers
- Cash
- Recreational Equipment
- Clocks
- Silver
- Clothing
- Sports Equipment
- Computers
- Stereos
- Furniture
- Stocks
- Garden Equipment
- T. V. Sets
- Grill
- Heirlooms

## Real Property Examples

- Condominium
- House
- Investment Properties
- Ornamental Shrubbery
- Outbuildings
- Owned Apartments
- Swimming Pools
- Tennis Courts

## Home Security Basics

Nine out of ten household burglaries are preventable. Knowing about a burglar's three worst enemies – light, time and noise – can help you protect your home from crime.

Trim trees and shrubs near your doors and windows, and think carefully before installing a high, wooden fence around your back yard. High fences and shrubbery can add to your privacy, but privacy is a burglar's asset. Consider trading a little extra privacy for a bit of added security. Force any would-be burglar to confront a real enemy – light. Exterior lights, mounted out of easy reach, can reduce the darkness a burglar finds comforting.

Time is a burglar's enemy, too. A burglar delayed for four or five minutes is apt to give up and try for another, less difficult location. Simple security devices – including such ordinary equipment as nails, screws, padlocks, door and window locks, grates, bars and bolts – can discourage intruders and keep them from entering.

Try to make the general prospect of robbing your home a noisy job. Noise is that important third enemy of the burglar. Many types of alarm systems are available, with detectors to be mounted on doors and windows. Deciding just how much home protection you need – and can afford – is a personal judgment. Ask your police department or sheriff to have someone survey your home and advise you about suitable protection.

### More Information:

For more information see the Insurance Information Institute at:  
<http://www.iii.org>