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Knowing Your Home, *Inside and Out*

Dear Friend,

In the last few years, tragedies like Hurricane Katrina and the fires in Southern California have been a cruel reminder that natural or other disasters can strike suddenly, at any time, anywhere, and sometimes, without warning. Experiencing a loss of your personal property as a result of a fire or natural disaster can be devastating. Most of us have a collection of household items that we have compiled over many years – in times of loss, trying to remember those items so that they can be replaced can be extremely difficult.

That's why my Client Appreciation Program this month is about conducting a home inventory. Taking this important step to protect your assets is vital – it helps you to determine how much insurance you need, whether you need special riders to cover priceless family heirlooms, and – in the unfortunate event of a loss – it provides proof for your insurer of what items need to be replaced. And while your first priority in such a crisis is to protect your family and property, it is also important to protect against the financial consequences of a disaster. I hope that the enclosed article will be helpful in getting you started on this vital protective measure.

On the back of the article, you'll find a worksheet that you can copy and use to start recording the items you own. Use this sheet to get started, or consider researching some of the available software programs (listed on the front of the article) that are now available for compiling a home inventory. Considering that many of us would have a hard time remembering what we had for lunch last Tuesday, being able to remember all the items we have stored in the hall closet seems that much more daunting. Protect yourself from having to rely on memory, and give yourself some peace of mind, by getting started today!

As an additional thank you for being a part of the group of people that I serve, I've enclosed a coupon for Protect America – I hope that this exclusive offer for home security may be of interest.

And, last but not least, it's the time of year when I like to remind you of the preventive maintenance that you can do to make your home work for you at its best. Please see the reverse of this letter for a list of reminders to think of as we move into Fall. And of course (!) I have service providers to refer to you should you want to have any of these tasks handled by someone else.

Sincerely,

Oh, By the Way... whenever you come across people who need a service provider, or who are thinking about buying or selling a home, and would appreciate the excellent service that I'm committed to, please call or email with their name, mailing address and business number. I will gladly follow up and help them in every way that I can!

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Please do take a moment to review this Fall checklist to be sure that your home is running in top-notch order.

- Furnace filters changed
- Furnace serviced and inspected
- Roof air cleaned and treated for moss
- Gutters cleaned
- Smoke alarm detector batteries replaced
- Carbon monoxide detectors operating properly
- Outdoor sprinkler system winterized
- Crawlspace checked to be sure it's dry and pest free
- Touch up painting on siding, eaves and fascia boards to avoid dry rot
- Chimney cleaned
- Carpets cleaned
- Tree limbs too close to the house or power lines trimmed
- Air quality checked, especially if you're concerned about an unusual odor or possible mold
- Septic system pumped and serviced (King County recommends every three-to-five years)
- Hardwood floors buffed and recoated (Swedish finish floors benefit from this process every two-to-three-to-five years, depending on shoe traffic and pets). This is not a sanding and refinishing process; buffing and recoating is far less invasive and far less costly.

I can refer you to service providers to help with any of the items above, and I even have one company that will do many of them for you – all with just one phone call.

Here are some additional things you may not think of!

- Do you know where the crescent wrench is should you need to shut off the gas to your home?
- Clocks will benefit from a visit to the clockworks people every five years or so (and, yes, I have a trusted resource for this one...)
- Your home will benefit from having the ductwork cleaned every few years too
- And did you know that the window cleaning companies that I recommend will not only clean your windows inside and out, but also your screens?

If I've missed anything that you feel would be helpful for everyone else to know about, please give me a call at 206-910-7926. I'll be sure to get the word out.



Are You Covered?

Make Sure By Doing a Home Inventory

Everyone can benefit from a home inventory. Whether you're an apartment renter, a high-rise condominium dweller or a home owner, everyone is subject to theft, fire or natural disaster. As an exercise, try to take a mental inventory of just one junk drawer, and then imagine having to do that for your entire home after a fire. You might have an elephantine memory, but trying to remember everything after it's gone is a monumental task. Getting started is the hardest part. Use these tips to make the most of your efforts.



Everything Counts

- Include any item of value, not just large appliances and electronics. Don't forget to document toys, the contents of your closets and anything in your kitchen cabinets.

Get Organized

- Taking the time to record serial numbers, collect receipts and take photographs now can save you a lot of time later. Insurance claims are processed more quickly and are more likely to receive full compensation when they are supported with visual evidence of ownership.

Schedule a Photo Shoot

- In addition to making a list of items, take pictures of rooms and large or important items. On the back of each photo, make a note of what is shown, its value, make and any serial numbers or special identifiers.

Round Up the Troops

- Enlist the help of the entire family. Assign a room to each family member, or use a camcorder and have each person take turns describing items for the camera.

Move It!

- Conduct a home inventory when you move. As you pack your items for each room, take photographs and note the serial numbers. This way, you'll also have detailed information in the case that something is lost or damaged during the move.

Keep Duplicates!

- Make a copy of your inventory to keep in a fire-proof safe at home, but most importantly, keep another copy in a safe-deposit box, at your office, or any safe location away from your home.

Consider Extra Coverage

- If you have special items such as expensive jewelry, fine art or rare antique collections, you may wish to purchase extra coverage — called an endorsement — to protect those items.

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MAKE IT DIGITAL

A variety of personal finance software packages now include home inventory features, and a number of free or inexpensive programs are available for download online. Just make sure that you burn a copy of the file to CD for off-site storage. Here are a few of the many programs available for download online:

EVERYTHING I OWN

www.mycroftcomputing.com/eiown.html

MY STUFF DELUXE

www.contactplus.com/products/freestuff/mystuff

HOME MANAGER

www.kzsoftware.com/products/homemanager
(free trial version)

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www.knowyourstuff.org/

