

The 10-Minute

THE QUICK VERSION

- 1 Film a slow video of every room, opening closets, cupboards and drawers.
- 2 Narrate as you go: name items, brands, and when you bought them.
- 3 Get close-ups of serial numbers, valuables, and any receipts.
- 4 Save a copy off your phone, to the cloud and somewhere off-site.
- 5 Re-film once a year and after big purchases, tied to a date you'll remember.
- 6 Keep the record private and share it only through your own insurance agent.

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The 10-Minute Home-Inventory Video for Insurance

Home-Inventory Video Prove what you own — before a fire, flood, or theft ever happens

————— An Extended Guide · No. 331 · NO. W2-02 —————

Tech Made Simple. Service Made Personal.

Bill Davis — Bill's Home Tech

(330) 200-8042 · bill@billshometech.com · Atwater, Ohio

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WELCOME

1.! Read this first — ten minutes now can save you thousands later

If a fire, a burst pipe, or a break-in ever empties a room, your insurance company will ask you to list what was in it — from memory, while you're shaken. Almost nobody can. A short video walk-through, filmed today and saved somewhere safe, answers that question for you. It's the easiest, cheapest protection I know. The easiest insurance you'll ever set up. It's not a new policy and it doesn't cost a dime. It's a ten-minute video of your own home on the phone that's already in your pocket. I'm Bill, from Bill's Home Tech here in Portage County, Ohio. I've sat with folks after a basement flood trying to remember what was down there, and it's heartbreaking — not because the insurance won't pay, but because they can't recall enough to claim. A video fixes that before it's needed. This guide shows you exactly what to film, what to say while you film it, and — the part people skip — where to keep the video so it survives the very disaster it's meant for. You can do the whole thing this afternoon. Want a hand doing it right? If you'd like someone to walk the house with you, film it properly, and make sure it's safely backed up, that's a simple visit. Call or text me at (330) 200-8042.

THE 10-MINUTE VERSION

2. The ten-minute version

If you only do one thing, do this today.

- Open the camera on your phone and switch it to video.
- Walk slowly through every room, filming left to right.
- Open closets, cupboards, drawers, and the garage — show what's inside.
- Say out loud what things are: "that's the 65-inch Samsung, bought 2024."
- Get close on serial numbers, model labels, and anything valuable.
- Save the video to the cloud — not just on the phone itself.
- Done beats perfect A rough ten-minute video you actually make is worth infinitely more than the detailed spreadsheet you never get around to. Film first; refine later if you like.

WHY IT MATTERS

3. Why a video, and why now

Claims are paid on proof, and proof is hard to make after a loss.

When you file a claim, the insurer typically asks for a list of what was lost — ideally with makes, models, and rough values. After a fire or flood, the items are gone and so are the receipts, and you're trying to remember the contents of a whole house under stress. A video made beforehand becomes your evidence and your memory. It also helps you buy the right amount of coverage in the first place. Walking the house and seeing how much you actually own often reveals that a policy is thinner than it should be — a good conversation to have with your agent before anything happens, not after. It's for the small losses too. You don't need a catastrophe. A stolen laptop or a lightning-fried TV is easier to claim when you can show you owned it and roughly what it cost.

WHAT YOU NEED

4. What you need (almost nothing)

Your phone and about ten minutes. That's it.

Any smartphone from the last decade shoots video that's more than good enough. You don't need special gear, an app, or any skill. Charge the phone, turn on some lights, and you're ready. If you'd rather use a dedicated app — some people like the organization — there are good ones, and we'll cover those later; but plain video first. Before you start, do two tiny things: turn on lights in every room so labels are readable, and have any receipts or warranty cards you can easily find nearby so you can film them too. Don't go hunting — just grab what's handy. Good light is the whole trick. The one thing that ruins these videos is a dim room where you can't read a model number later. Open the blinds, flip on the lights, and film in the daytime if you can.

HOW TO FILM IT

5. How to film it, room by room

Slow and steady, narrating as you go.

Start at the front door and move through the house in an order you won't forget — say, clockwise through each room. Pan slowly from left to right so the camera has time to see everything. Then open things: closet doors, kitchen cupboards, dresser drawers, the china cabinet. The hidden contents are exactly what you'll struggle to remember. Talk the whole time. Name items, brands, and anything you recall about when or where you bought them. Your voice on the recording is doing half the work — "that's Mom's good silver, and the TV is the LG we got at Christmas" is worth a page of notes. Don't forget the forgettable rooms. Garage, basement, attic, shed, and under the stairs hold tools, holiday decorations, and sporting goods that add up fast — and that everyone forgets on a claim.

THE CLOSE-UPS

6. Get close on the things that matter

For valuables, detail is what gets you paid fairly.

After the general sweep of a room, go back and film close-ups of the higher-value items: electronics, appliances, jewelry, firearms, power tools, collectibles. Get the model label and the serial number in frame where you can — they're usually on the back or bottom. Those numbers prove exactly what you owned. If you have receipts, boxes, or warranty cards for big purchases, film those too, or snap photos of them. A receipt is the strongest proof of value there is. You don't need everything — just the expensive, hard-to-replace things. Jewelry and heirlooms deserve a photo each. For rings, watches, and family pieces, add a clear still photo alongside the video, and note any appraisals. These are the items people most regret not documenting.

WHERE TO KEEP IT

7. Where to keep the video (the step people skip)

A video that burns up with the house protects no one.

This is the part that actually matters: the recording must live somewhere outside your home. If it's only on the phone, and the phone is lost in the same fire or flood, you're back to nothing. Save it to your cloud account — iCloud if you have an iPhone, Google Photos or Google Drive on Android — so a copy sits safely on the internet. For belt-and-suspenders, email the video to yourself, or share a copy with a trusted family member, or drop it on a thumb drive kept at a relative's house or a safe-deposit box. Two copies in two places is the rule, and at least one should be off-site.

WATCH OUT

On the phone only? It's not safe yet The single most common mistake is filming a lovely walk-through and leaving it only on the phone. Get it into the cloud or into someone else's hands the same day, or the effort is wasted.

IF YOU LIKE APPS

8. If you'd rather use an inventory app

Optional — helpful for organizers, not required for anyone.

Some people prefer a tidy list to a video. Your own insurance company may offer a home-inventory app or online form — ask your agent first, since using theirs makes a claim smoother. If not, the National Association of Insurance Commissioners (NAIC) offers a free home-inventory app, and there are others that let you log items room by room with photos and serial numbers. A plain spreadsheet works just as well: a row per item with its make, model, rough value, and the date you bought it, saved to the cloud. Whether you choose video, an app, or a spreadsheet, the rules are the same — capture the details and keep a copy off-site. The best tool is the one you'll finish. Don't let app-shopping become another reason to put it off. The ten-minute video needs no app at all. Use an app later only if it helps you keep it up to date.

KEEPING IT CURRENT

9. Keeping it up to date

A quick refresh once a year is plenty.

Your home changes — a new TV, a new furnace, holiday gifts, a kitchen remodel. Once a year, do a fresh ten-minute walk-through and save the new video alongside the old. Pick a date you'll remember: New Year's, a birthday, or when you change the smoke-alarm batteries. After any big purchase, you can also just film that one item and its receipt and add it to your cloud folder. Little updates keep the record honest without ever becoming a chore. Tie it to something you already do Fold the yearly re-film into a habit you won't skip — the same weekend you test the smoke alarms is perfect.

FOR YOUR HOME OR FOR A PARENT'S

10. Two ways people come to this — and both are fine

Some folks are protecting their own house; others are helping an older parent get it done, often before a move or downsizing. The steps are the same; the reasons differ. If it's your own home You want quick, solid proof and the right amount of coverage.

- Film the whole house today, close-ups on the valuable things.
- Save it to your cloud and email a copy to yourself.
- Use the walk-through to double-check your coverage with your agent. If you're helping a parent You want their belongings documented — especially heirlooms — while they can still tell you the stories.
- Walk the house together and let them narrate; their memory is the record.
- Pay special attention to jewelry, silver, and sentimental pieces, with a photo of each.
- Keep a copy yourself, off-site, so it survives anything that happens at their home. I'll make sure it's done and safely saved Whether it's your home or your parent's, I'll film a proper walk-through, capture the serial numbers, and back it up where it'll survive. Call (330) 200-8042.

WHAT INSURERS WANT

11. What an insurer actually wants to see

Proof of what you owned, and roughly what it was worth.

At claim time, the goal is to show two things: that you owned the item, and what it would cost to replace. Your video proves ownership; model numbers, receipts, and your notes on purchase dates help establish value. You don't need professional appraisals for ordinary belongings — that level of detail is reserved for jewelry, art, and genuine collectibles. Policies differ on how they pay (replacement cost versus depreciated value) and on limits for categories like jewelry or cash. That's a conversation for your agent, not something a video changes. But the video makes every one of those conversations go faster and in your favor. Ask your agent one question "If I had a total loss tomorrow, what would you want from me?" Their answer tells you exactly what your inventory should capture.

SPECIAL ITEMS

12. Items that need extra attention

A few categories carry special rules and special risk.

- Jewelry and watches: often capped by standard policies — may need a separate rider. Photograph each piece and keep appraisals.
- Firearms: record makes, models, and serial numbers; store that list especially securely.
- Collectibles and art: value is specific — note provenance and any appraisals.
- Tools and equipment: easy to forget and quick to add up; film the garage and shed thoroughly.
- Electronics: get the serial numbers — they're the cleanest proof of exactly what you had.

WATCH OUT

Check the limits before you need them. Standard policies often cap payouts on jewelry, cash, and collectibles. If you own a lot in one of those, ask your agent whether you need extra coverage — documenting it doesn't raise the cap by itself.

KEEPING IT PRIVATE

13. Keeping the record itself safe

An inventory is a shopping list for a thief if it leaks.

Your video and any item list quietly describe everything valuable you own and where it sits. Keep it in a password-protected cloud account, not on a public link or an unlocked shared drive. If you put a copy on a thumb drive, store that drive somewhere secure, like a locked box or a relative's home. Be careful sharing it: your insurance agent is fine, a trusted family member is fine, but you wouldn't post it anywhere public or hand it to someone you don't know. Treat it like you'd treat a list of your bank accounts.

WATCH OUT

Never share your inventory with a cold caller. No legitimate insurer or "adjuster" will phone you out of the blue and ask you to send your home inventory or valuables list. That's a thief fishing. Share it only through your own agent whom you called.

COMMON MISTAKES

14. Common mistakes to avoid

Sidestep these and your inventory will actually work when needed.

- Leaving it only on the phone — the number-one error. Get a copy off-site.
- Filming in the dark so labels and faces of items can't be read later.
- Skipping closets, drawers, and the garage, which hold the things you'll forget.
- Never updating it after new purchases or a remodel.
- Not saying anything while filming — your narration is half the value.
- A one-minute self-check When you're done, ask: is there a copy somewhere other than my house? Can I read the model numbers? Did I open the closets? If yes to all three, you're in great shape.

IF DISASTER STRIKES**15. How to use it if the worst happens**

Calm, documented, and in your favor.

If you ever have a loss, call your insurer promptly and tell them you have a video inventory — it signals you're organized and speeds things along. Work from the video to build your claim list room by room, pulling model numbers and purchase notes straight off the recording. Don't throw damaged items away until the insurer says it's fine; they may want to see them. Take new photos of the damage as it is, keep every receipt for emergency repairs and temporary lodging, and write down who you spoke to and when. Your pre-made inventory plus this fresh documentation is exactly what turns a stressful claim into a fair, prompt payout. I can help you pull the list together After a loss, sorting a video into a room-by-room claim list is a lot while you're reeling. I'm glad to sit with you and do it calmly. Call (330) 200-8042.

RENTERS TOO**16. Renters need this just as much**

Your landlord's insurance does not cover your things.

If you rent, the building's insurance covers the building — not your furniture, electronics, or clothes. That's what renters insurance is for, and it's usually inexpensive. A video inventory does the same job for a renter as for an owner: it proves what you had if there's a fire, a theft, or a burst pipe upstairs. The walk-through is actually quicker in an apartment. Same rules: film every room and closet, narrate, get close on the valuable items, and save a copy off your phone. If you don't yet have renters insurance, this is a good nudge to price it. Students and first apartments count A young person's first place is full of pricey electronics. A ten-minute video and a cheap renters policy is smart protection at exactly the age people assume they don't need it.

HELPING A RELATIVE

17. Helping a parent document a lifetime

Do it before a move — and before memories fade.

A home inventory is especially precious for an older parent, and best done while they can still tell you what each thing is and where it came from. Walk the house together, let them narrate, and linger on the pieces with stories — the record you make protects both their belongings and the family history attached to them. It's also invaluable before a downsizing move or for settling an estate later. Keep the copy yourself, off-site, so it's safe no matter what happens at their home. You'll be glad to have both the inventory and the recording of their voice. A gentle, unrushed visit I'm happy to do this with a parent at their pace — no pressure, plenty of time for the stories, and a safe backup when we're done. Call (330) 200-8042.

MAKE IT EASY

18. How to make sure you actually do it

The best inventory is the one that exists.

The reason most people have no home inventory isn't that it's hard — it's that it never becomes today's job. Beat that by shrinking it: promise yourself just the living room this afternoon. Once the camera's rolling, you'll usually finish the house. Momentum does the rest. Put a reminder in your phone for a year from now to re-film, and tell one family member you've done it and where it's saved, so someone else knows it exists. That single conversation is what makes an inventory actually useful to your family. Start with one room. Don't plan the whole project. Film one room right now. You'll almost certainly keep going — and even if you don't, one room beats none.

CHECKLIST

19. Your home-inventory checklist

Run down this list and you've got real protection.

- Lights on, phone charged, set to video.
- Every room filmed slowly, left to right.
- Closets, cupboards, drawers, garage, basement, attic opened and shown.
- Narrated out loud — names, brands, when you bought things.
- Close-ups of serial numbers and valuables; receipts filmed where handy.
- Saved to the cloud AND a second copy off-site.
- A reminder set to re-film in a year.
- Off-site is the one you can't skip Every item on this list matters, but the off-site copy is the one that turns a nice video into real insurance. Don't stop until that's done.

COMMON QUESTIONS

20. Common Questions

The questions I hear most about home inventories.

Q: Do I really need this if I have insurance? Yes — insurance pays on proof, and after a loss you won't be able to remember a whole house from scratch. The video is the proof that gets you paid properly. Q: Where should I keep the video? Somewhere other than your home: your cloud account (iCloud, Google), emailed to yourself, or on a drive at a relative's. On the phone alone isn't safe — it can be lost in the same disaster. Q: Do I need receipts for everything? No. Receipts help most for big-ticket items. For everyday belongings, the video and model numbers are plenty; save your effort for the expensive, hard-to-replace things. Q: Is a video better than a written list? It's faster and captures more, and your narration adds detail. A list or app is fine too — the key is capturing the details and keeping a copy off-site. Many people do a video plus a short list of valuables. Q: I rent — does this apply to me? Absolutely. Your landlord's insurance covers the building, not your things. A video inventory plus a renters policy protects your belongings if there's a fire, theft, or leak. Not sure where to start? I'll walk your home with you, film it properly, and make sure it's backed up safely. Call or text (330) 200-8042.

QUICK RECAP

21. The quick recap

The whole guide in one glance.

- Film a slow, narrated video of every room — open closets and drawers.
- Get close on serial numbers and valuables; film receipts if handy.
- Don't forget garage, basement, attic, and shed.
- Save a copy OFF your phone — cloud, email, or a relative's house.
- Use the walk-through to check your coverage with your agent.
- Re-film once a year, tied to a date you'll remember.
- Keep the record private — it's a map of your valuables.
- Ten minutes, real peace of mind This is the rare bit of home-tech homework that costs nothing, takes minutes, and could matter enormously. Do it today.

22. Still Photos That Strengthen the Video

A video does most of the work; a few photos finish the job.

Your walk-through video is the backbone of a good home inventory, but a handful of still photos alongside it makes the whole record noticeably stronger. Photos hold fine detail that a moving camera tends to blur, and they are easy to tuck into the very same cloud folder as the video. Think of it as belt and suspenders: the video tells the story of the house, and the photos nail down the small, crucial details that a sweeping camera can miss.

- Snap a clear, close still of each serial-number and model label - far sharper than video for reading later.
- Photograph receipts, warranty cards, and any appraisals you happen to have handy.
- Take a still of each valuable piece of jewelry, laid on a plain background so it stands out.
- Capture the make and model plates on the big appliances and on the furnace.

Together, the video and the photos answer both of the questions an insurer will ask after a loss: what did you actually own, and roughly what was it worth. The video proves you owned a room full of things; the close-up photos prove exactly which television, which ring, which power tool - the kind of detail that turns a vague claim into one that gets paid fairly and without argument.

TIP

Hold the phone steady and let it focus before you snap a label - tap the screen right on the text so the camera sharpens there. A blurry serial number is no proof at all, and that number is often the single most useful detail you can capture about an expensive item, so it is worth the extra second.

23. Finding the Serial Numbers

The cleanest proof of what you owned is hiding in plain sight.

Serial and model numbers are the gold standard of proof, because they identify the exact item you owned rather than just 'a television' or 'a laptop.' The only trouble is that they are tucked away in different spots on different things, so hunting for them can feel like a scavenger hunt. A quick tour of where to look makes filming them far less of a chore and a lot more thorough.

- Televisions and monitors: on a label on the back, often near where the power cord plugs in.
- Appliances: inside the door frame, around the back, or on the underside.
- Computers and laptops: on the underside, or inside the battery compartment.
- Power tools and lawn equipment: on a metal or printed plate on the body of the machine.
- Phones and tablets: right in the device's own settings, usually under a heading like 'About.'

You certainly do not need the serial number of every spoon, towel, and paperback - save that effort for the expensive, hard-to-replace things where it truly counts. For those items, the number turns a vague claim into an airtight one, so it is well worth a little crouching, squinting, and shifting furniture to get a clear shot of each one while you have the camera out.

GOOD TO KNOW

If a label is faded past reading or impossible to reach behind a heavy cabinet, do not fret over it - the original box, the receipt, or the item's own settings screen very often carry the exact same number. Film whichever one you can actually get to; a single good record of the number is all you need.

24. Documenting the House Itself

Not just your belongings - the rooms and improvements too.

A home inventory usually focuses on the stuff inside, but the house itself is very much worth capturing too. Finishes, fixtures, and improvements all carry real value, and after a fire or another major loss, an insurer may need to know what the rooms genuinely looked like and what built-in features they contained. A rebuild based on a bare-bones estimate can fall well short of what you actually had.

- Film the kitchen cabinets, the countertops, and the built-in appliances.
- Capture the flooring, the light fixtures, and any custom woodwork, trim, or tile.
- Record the bathrooms, the built-in shelving, and a finished basement if you have one.
- Note any recent improvements - a new roof, furnace, water heater, windows, or remodel. If you have had work done, a few seconds of narration - 'we had the kitchen redone two years ago, new cabinets and quartz counters' - records an upgrade that a standard rebuild estimate might otherwise overlook entirely. It helps make sure that if the worst happens, the rebuilt version of your home matches the one you actually lived in, rather than a plainer, cheaper substitute.

TIP

Whenever you make a big home improvement, film the finished result and keep the contractor's paperwork in the same cloud folder as your inventory. Those records help prove the home was worth more than a basic rebuild, which is exactly the sort of thing that matters most after a serious loss.

25. Vehicles, Trailers, and Outbuildings

Value lives outside the house too.

A home inventory naturally stops at the back door, but a great deal of value sits well beyond it - out in the driveway, the barn, and the shed. These things are easy to forget precisely because they are not 'in the house,' yet they are often among the costliest items you own, and the ones you would struggle most to list from memory after a loss.

- Film your vehicles, including the dashboard mileage and the plate, though vehicles usually sit on separate auto coverage.
- Capture trailers, campers, boats, and any recreational vehicles.
- Document the contents of a detached garage, barn, or shed - mowers, tools, and equipment.

- Note any workshop machinery, which adds up in value surprisingly quickly and is easily overlooked.

Vehicles themselves are generally covered by an auto policy rather than home insurance, but documenting them still helps, and the equipment inside and around them very much belongs on your home inventory. A barn or a shed packed with tools, a ride-on mower, and seasonal gear can easily be worth as much as a whole room inside the house, so give those spaces the same careful, narrated sweep you give the living room.

GOOD TO KNOW

What is covered where - home versus auto, and the particular limits on detached structures - varies quite a bit from one policy to the next. Filming these items is the easy part; a quick word with your agent about whether your outbuildings and their contents are fully covered is the smart companion to it.

26. Your Home Office and Side Business

Work gear at home has its own rules and its own value.

More people than ever work or run a little business from home these days, and the equipment that goes with it - computers, printers, cameras, specialized tools, or inventory held for sale - can add up to a substantial sum. It is worth documenting carefully and separately, because business property is not always treated the same way as ordinary household belongings when it comes to a claim.

- Film your home-office computers, monitors, printers, and networking gear, with their serial numbers.
- Capture any specialized tools or equipment you use specifically to earn a living.
- Record any stock or raw materials if you sell goods from home.
- Keep the receipts for business purchases together with the rest of the inventory.

The important wrinkle is that standard home policies often limit, or even exclude, business property - sometimes capping it at a modest figure that would not come close to replacing a serious home-office setup. Documenting it does not by itself change that limit, but it does make the conversation with your agent clear and concrete, and that conversation is what gets the right coverage in place before anything goes wrong.

WATCH OUT

If you keep valuable business equipment or sellable inventory at home, ask your agent plainly whether it is covered, and up to what amount. A great many people simply assume their homeowner's policy protects their work gear and discover otherwise only after a claim. Document it first, then confirm the coverage.

27. Storage Units and Off-Site Belongings

The things you own that aren't under your roof.

If you rent a storage unit, keep a boat in dry dock over the winter, or have furniture sitting at a second home or a grown child's place, those belongings are still yours and still worth documenting. Out of sight genuinely is out of mind here - a treasure boxed away in a storage unit is one of the easiest things in the world to forget when you are trying to list what you lost.

- Film the contents of any storage unit the same slow, narrated way you film a room at home.
- Document seasonal items in long-term storage - holiday decorations, patio furniture, off-season clothing.
- Note any belongings kept at a vacation home or stored with family members.
- Keep the storage-unit rental paperwork together with your inventory records.

Coverage for off-site belongings varies more than people expect - some may fall under your home policy up to a certain limit, while some may need the storage facility's own insurance to be fully protected. As always, filming is the first step and a plain question to your agent is the second, so that you know exactly what is protected, where, and up to how much.

GOOD TO KNOW

Storage units are prone to troubles of their own - leaks, pests, and break-ins. A quick video when you first load one up, and another whenever you add something valuable, gives you the very same proof for that space that you already have for your home. It takes only a minute while you are there anyway.

28. Organizing the Cloud Folder

A tidy folder is one your family can actually use later.

Once your videos and photos are safely saved off your phone, a few minutes spent tidying them up makes the whole inventory far more useful - especially to someone else who may one day need it when you cannot be there to walk them through it. A jumble of unnamed files and clips is hard enough to use on a good day and nearly impossible under the stress of an actual loss.

- 1 Make one clearly named folder in your cloud account, such as 'Home Inventory 2026.'
- 2 Put the main walk-through video, the close-up photos, and any receipts inside it together.
- 3 Name the files plainly as you go - 'living room,' 'kitchen appliances,' 'jewelry.'
- 4 Add the date to the folder name so you always know how current the record is.

When you re-film next year, make a fresh folder for it rather than overwriting the old one, so you keep a running history of how the house changed over time. A clear, dated set of folders means that anyone who needs it - you, your spouse, a grown child, or your insurance agent - can find exactly the right clip in moments rather than scrolling through a chaotic camera roll.

GOOD TO KNOW

Most phone cloud services, like iCloud, Google Photos, and Google Drive, let you create albums or folders right on the phone itself. You do not need a computer for any of this - a few taps will organize the whole thing from the device in your hand, which is a relief if computers are not your favorite thing.

29. Film Your Important Papers Too

While the camera's rolling, capture the documents that matter.

A disaster that destroys your belongings very often destroys your paperwork right along with them - and some of those papers are every bit as hard to replace as any heirloom. Since you already have the phone out for the inventory, it is the perfect moment to capture clear copies of the documents you would hate to lose and would scramble to reconstruct afterward.

- Your insurance policy itself, showing the policy number and your agent's contact details.
- The deed or mortgage papers, along with any home-improvement contracts.
- Important identification documents, kept especially private and secure.
- Warranties and appraisals for your more valuable items.

Store these in the same off-site, password-protected place as your inventory video. Having a clear copy of your own insurance policy in particular means that after a loss you will know exactly what you are covered for and precisely who to call, without having to dig through a filing cabinet that may no longer exist. It turns a frantic search into a calm phone call.

WATCH OUT

Document copies are genuinely sensitive - they hold account numbers, policy details, and personal information a thief would love. Keep them in a locked, password-protected cloud account, never behind a public sharing link, and treat them with exactly the same care you would give a stack of originals in a drawer.

30. Appraisals: What They Are and When You Need One

For a few special items, a professional's word sets the value.

An appraisal is a professional's written estimate of what a particular item is worth. For everyday belongings you do not need one at all - your video and the model numbers are plenty, and no one expects you to appraise the sofa. But for a handful of special categories, an appraisal is what lets an insurer pay what the item is truly worth, rather than settle on a low guess that leaves you short.

- Fine jewelry, watches, and loose gemstones.
- Art, genuine antiques, and true collectibles.
- Rare coins, firearms of special value, and treasured family heirlooms.
- Anything whose value sits far above an ordinary version of the same kind of thing.

These items are also, not by coincidence, the ones that standard policies most often cap at a surprisingly low limit. A proper appraisal supports a separate rider or extra coverage, so that the full value of the piece is actually protected rather than only partly so. Your insurance agent can tell you which of your things are genuinely worth appraising and how best to document them for a claim.

GOOD TO KNOW

Appraisals can quietly go out of date as values shift, especially for jewelry and collectibles, where prices can climb a good deal over a decade. If you have one tucked away from years ago, mention it to your agent - it may well be worth refreshing so that your coverage keeps pace with what the piece would actually fetch today.

31. Making Sure Family Can Find It

An inventory nobody else can reach may as well not exist.

You might make a perfect inventory and store it perfectly - but if you are ever unwell, away, or gone, and no one else knows that it exists or how on earth to reach it, then it cannot do the very job you made it for. Telling a trusted person is the quiet, easily forgotten step that turns all your careful effort into genuine protection for your whole family, not just for you.

- Tell at least one trusted family member that the inventory exists in the first place.
- Let them know, in general terms, which cloud account it is kept in.
- Make sure a spouse or partner would actually be able to get into that account if they had to.
- Keep a note with your other important papers saying plainly where the inventory is saved. You do not have to hand over all your passwords today, and you should be careful about how you share them. The aim is simply that, when it truly matters, the right person can find the inventory and the instructions for reaching it, rather than being left to wonder whether it ever existed. That single short conversation is very often the difference between a smooth claim and a lost one.

TIP

If you keep a list of your accounts and passwords for your family's benefit, your home-inventory folder belongs right on that list. Store that master list every bit as carefully as you would a spare key to the house - and tell one person you trust completely where to find it.

32. Before a Downsizing Move

A walk-through pays off doubly when you're clearing a home.

Downsizing, or clearing out a long-lived-in family home, is one of the very best times to film an inventory, and also one of the most tender. The record protects the belongings during the move itself - when things so easily get lost, broken, or stolen in transit - and at the same time it preserves a picture of a lifetime's home before it is all packed away into boxes and scattered.

- Film every room thoroughly before packing begins, while everything is still in its place.
- Note which items are being kept, which sold, which given away, and which moved.
- Capture the stories behind the heirlooms while the family member can still tell them.
- Keep the finished video afterward as both an insurance record and a family keepsake.

Moving is precisely the moment when belongings are most at risk of harm or loss, so having clear proof of what you had, and the condition it was in, is genuinely useful if something goes missing between the old home and the new. And years down the line, that same video becomes a quiet gift - a chance to walk once more, slowly, through rooms that no longer exist except on the recording.

GOOD TO KNOW

For an estate, a clear inventory also helps the family divide belongings fairly and settle matters with far less friction and far fewer hurt feelings. Doing it calmly beforehand spares everyone a painful scramble later, and the recording of a loved one's voice describing their treasures becomes something the whole family comes to treasure in turn.

33. Getting the Phone Ready to Film

A minute of setup keeps the video clear and the storage sorted.

Before you set off to walk the house, a tiny bit of phone housekeeping prevents the two things that most often spoil these videos: running out of storage space partway through the recording, or ending up with a video too dim and blurry to read a single model number. Neither takes more than a moment to head off, and both are maddening to discover only after the fact.

- Check that the phone has enough free space, since a long, detailed video can be a large file.
- Charge the phone first, as filming and keeping the screen bright will drain the battery steadily.
- Wipe the camera lens with a soft cloth so the whole picture comes out sharp.
- Make sure your cloud backup is turned on so the video saves off the phone automatically.

You really do not need the highest video quality your phone offers - a plain standard setting keeps the file smaller, uploads to the cloud faster, and is still perfectly clear enough for reading model numbers in good light. The aim here is a practical video that saves easily and shows the detail you need, not a polished production worthy of the cinema.

GOOD TO KNOW

If your phone is short on free space, film the house in a few shorter clips - one for each room - rather than one enormous continuous recording. Smaller files upload to the cloud more quickly, are far easier to name and find later, and mean that if one clip goes wrong you only re-film a single room.

34. A Room-by-Room Memory Jogger

The things people most often forget, listed by room.

When you film in a hurry, it is remarkably easy to sweep straight past the very items you will later wish with all your heart that you had captured. This quick room-by-room prompt helps you slow down in exactly the right spots, so the forgettable-but-valuable things make it onto the recording instead of being remembered only when it is far too late to film them.

- Kitchen: small appliances, good cookware, and the contents of the pantry and the cabinets.
- Living room: electronics, the television and its serial number, rugs, lamps, and artwork.
- Bedrooms: jewelry, watches, clothing of value, and whatever is tucked inside the closets and dressers.
- Bathrooms and linen closets: towels, linens, and any medical or mobility equipment.
- Garage, basement, and attic: tools, sporting goods, holiday decorations, and lawn equipment.

Open everything as you go - drawers, closets, cupboards, cabinets, and the china hutch. The hidden contents are precisely what memory fails on after a loss, because you never see them day to day, and a few extra seconds pulling open a door captures what a closed one would have hidden from the record forever.

TIP

Keep this list on your phone or printed in your pocket as you film, and tick each room off as you finish it. It is the simplest way to be sure you walked the entire house and did not stop at the obvious rooms. If you would rather have company and a steady hand for it, call (330) 200-8042.

BILL'S HERE TO HELP

35. You don't have to do this alone

You just have to remember that a friendly, patient person is one call away.

I hope this guide made getting a home inventory filmed and safely backed up feel a little less daunting and a lot more doable. Keep it in a drawer with your other home papers, come back to a page whenever you need it, and don't worry about memorizing anything. When you'd rather have a hand, that's exactly what I do. I come to your home, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee. I'm a patient tech helper — not a mechanic, an electrician, or the manufacturer — so for repairs, wiring, or warranty work I'll help you understand your options and line up a trustworthy local pro. Bill's Home Tech — real help, close to home Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

AT A GLANCE

A Picture to Follow Along

What to Capture, Room by Room

A slow, narrated sweep of the whole house

	Do this	So that
Every room	Pan left to right	Nothing forgotten
Open it up	Closets, drawers	Hidden items counted
Close-ups	Serial numbers	Proof of what it was
Narrate	Say names, dates	Your voice = the record

Garage, basement, attic and shed count too -- that's where value hides.

AT A GLANCE

A Second Look

Where Should the Video Live?

At least one copy must leave your home

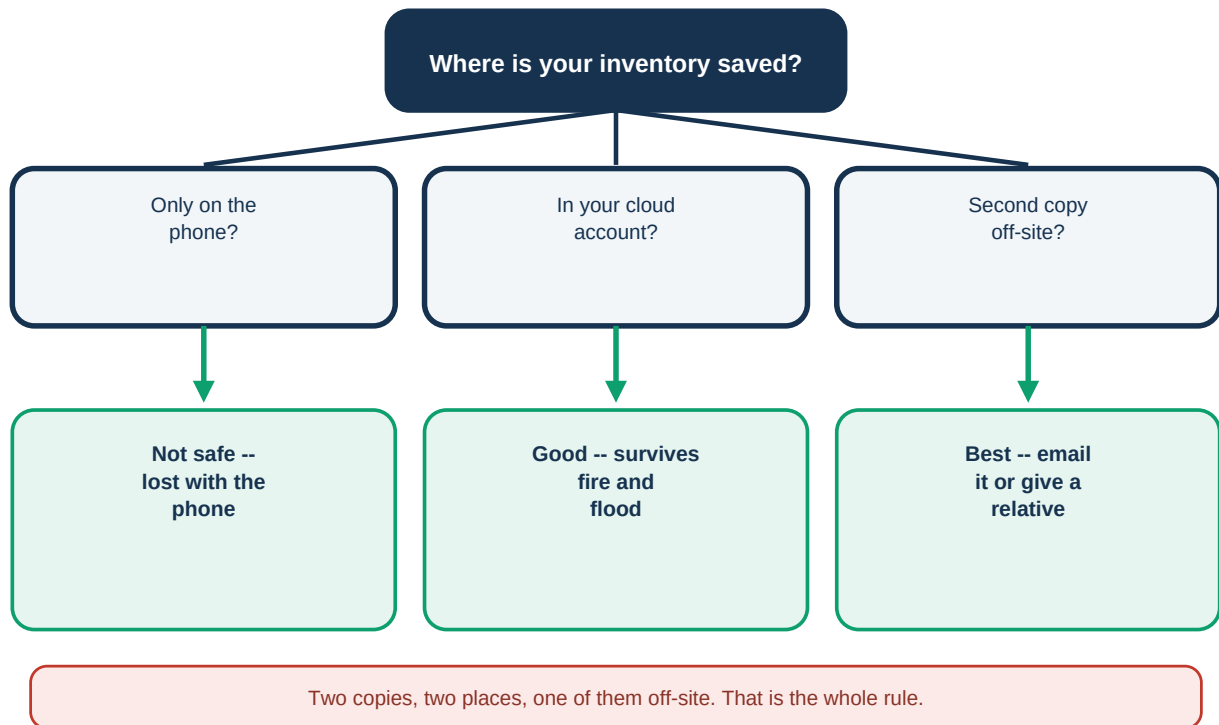


Illustration - a schematic, not to scale. Your setup may differ.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

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