BILL'S HOME TECH

Home & Small Business Tech Solutions

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Renters Insurance & Documenting Your Valuables With Your Phone

How to prove what you own and make a renters claim simple

Tech Made Simple. Service Made Personal.

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Book a visit · billshometech.com/book

What's Inside

Everything in this guide, with page numbers. Skip to whichever chapter answers your question right now.

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THE 60-SECOND VERSION

1 The 60-Second Version

The whole idea, if you only have a minute.

Renters insurance pays to replace your belongings after a covered loss, but you have to show what you had. A home inventory is simply that proof, and your phone can build it quickly. You do not need special equipment or any particular skill — just the camera you already use.

- Film it: walk through every room recording a video, talking out loud about what you see, opening closets and drawers.
- Prove it: take close-up photos of serial numbers, model labels, and any receipts for your more expensive items.
- Protect it: save a copy somewhere other than the phone itself — cloud storage like iCloud or Google works well — so the record survives even if the phone does not.

> **GOOD TO KNOW**
>
> If you only ever do the video walk-through and save one copy to the cloud, you will already be far ahead of most renters. Everything else in this guide makes that proof stronger, but the narrated video is the heart of it.

WHAT IT COVERS

2 What Renters Insurance Actually Covers

Your stuff, your liability, and a place to stay.

Your landlord's insurance covers the building, not a single thing inside it that belongs to you. Renters insurance fills that gap. Most policies do three jobs, and the first is the one this guide is built around.

- Personal property: it pays to repair or replace your belongings after a covered event such as fire, theft, or certain water damage. This is where your inventory matters.

- Liability: it helps if someone is hurt in your home, or you accidentally damage someone else's property.
- Additional living expenses: it can help cover a hotel and meals if a covered loss makes your rental unlivable for a while.

Coverage for your belongings is usually a large pool of money, but the insurer still asks you to document what was lost from that pool. A few categories, such as cash, jewelry, and firearms, are often capped at low limits unless you add extra coverage — something we return to later in the guide.

> **GOOD TO KNOW**
>
> Renters insurance is typically one of the most affordable policies there is, often costing only a modest amount each month. The exact price depends on where you live and how much coverage you choose, so ask an agent for a quote rather than guessing. The documenting work in this guide is free either way.

WHY PROOF MATTERS

3 Why Proof Changes a Claim

Memory fades; a claim form does not wait.

Picture the week after a real loss. You are stressed, perhaps staying somewhere else, and the insurance company hands you a form asking you to list what you owned, roughly when you bought it, and what it was worth. Done from memory, that list is always shorter and vaguer than the truth — and a vague list tends to mean a smaller, slower payment.

A home inventory flips that around. Instead of straining to remember, you hand over a video and a set of photos that show the items plainly. Claims backed by clear proof are generally settled faster and with far less back-and-forth, because the adjuster can see what you are describing.

> *The folks who come through a loss best aren't the ones with the most expensive things. They're the ones who can show what they had. Ten minutes of video does more than a perfect memory ever could.*

GOOD TO KNOW

You are not trying to prove the exact dollar value of every spoon. You are proving that the item existed and was yours. The insurer handles the valuation; your job is to remove the doubt about what was in the home.

THE EASIEST VERSION

4 The Easiest Possible Version

If a full project feels like too much, start here.

The single most useful thing you can do takes about ten minutes and needs nothing but your phone's camera. It is a narrated video walk-through, and for many renters it is enough on its own.

1. Open the Camera app on your phone and switch it to video mode.
2. Start in one room and record a slow, steady sweep — walls, shelves, furniture, electronics.
3. Talk as you film. Say what things are, roughly when you got them, and anything notable, such as a brand or that it was a gift.
4. Open closet doors, cabinets, and a few drawers so their contents are on the video too.
5. Walk to the next room and keep going until you have covered the whole home, including storage areas.
6. When you finish, save the video and send a copy somewhere off the phone — a later chapter shows exactly how.

WATCH OUT

You do not have to do the whole place at once. One room a day for a week still gets you a complete record, and it keeps the job from feeling like a mountain.

GOOD TO KNOW

A video captures far more than you would ever think to list by hand — the lamp, the cookware, the winter coats in the closet. That is its quiet strength. Things you would forget on a written list are simply there in the footage.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

FILMING ROOM BY ROOM

5 Filming Your Home, Room by Room

A little method makes the footage genuinely useful.

The quick version works, but a few habits make your video much more valuable if you ever need it. None of them are complicated — they are just the difference between footage you have to squint at and footage that speaks for itself.

- Move slowly and give the camera a second to focus on each area before moving on. Rushing blurs the very details that prove an item.
- Turn on the lights and open the curtains. Good light is the single biggest thing that makes a scan clear.
- Narrate out loud — your voice is recorded with the video and becomes a spoken description an adjuster can follow.
- Get closer on anything worth more than a little, so a label, brand, or model is readable.
- Do not skip the boring rooms. Garages, basements, closets, and the spaces under beds hold a surprising amount of value.

Why talking out loud matters

A silent video shows a shelf of gadgets. A narrated video says "that's the laptop I bought a couple years back, and the camera next to it was my father's." The second one answers the questions an adjuster would otherwise have to ask, and it is effortless — you are just describing your own home as you walk through it.

> **TIP**
>
> Hold the phone with both hands and pivot slowly from your waist rather than swinging your arm. Steadier footage is easier to read back later, especially on a small screen.

THE NUMBERS THAT PROVE IT

6 Photographing the Numbers and Receipts

Close-ups that turn "I had one" into "here it is."

For your more valuable belongings, a wide video shot is a good start, but close-up still photos of the identifying details are what make a claim airtight. These are quick to take and worth the extra few minutes on your bigger-ticket items.

1. For electronics and appliances, find the small label — usually on the back or bottom — and photograph the model and serial number clearly enough to read.
2. Photograph the item itself from the front as well, so the picture and the label go together.
3. Dig out any receipts, order confirmations, or warranty cards you still have and photograph or scan each one.
4. For anything you bought online, your email or account order history is a receipt too — a screenshot of it counts.
5. Group each item's photos together, or name them simply, so a laptop's front photo and serial-number photo stay side by side.

Scanning paper receipts with your phone

You do not need a separate scanner. On an iPhone, the built-in Notes app and the Files app both have a Scan Documents option that turns a paper receipt into a clean

digital copy; newer iPhones also include a Preview app that can scan. On most Android phones, the Google Drive app can scan a document straight into your storage. Any of these beats a crumpled receipt in a drawer.

WATCH OUT

Printed store receipts fade over time until they are blank. If you have paper receipts for valuable items, photograph or scan them soon — the ink does not last, and a faded receipt proves nothing.

GOOD TO KNOW

The built-in scanners on a phone usually save receipts as image-based files, meaning the text is a picture rather than typed words you can search. That is perfectly fine for proof. If you want the text to be searchable, some scanners offer a separate option to pull the words out as text.

BACKING IT UP

7 Why the Backup Must Live Somewhere Else

A record that burns with the house proves nothing.

Here is the part people skip, and it is the most important part of all. If your inventory lives only on your phone, and the phone is lost, stolen, or destroyed in the same event that caused your claim, you have no record. The whole point is a copy that survives when your belongings do not.

The simplest safe place is cloud storage — space on the internet, provided by companies like Apple and Google, that your phone can copy files to automatically. When your photos and videos are backed up to the cloud, they are reachable from any device even if the phone itself is gone.

Where it lives	Safe if the phone is destroyed?
Only on the phone	No — the record is gone with the phone

Phone plus a home computer	Only if the computer survives the same event
Cloud storage (iCloud, Google)	Yes — reachable from any device
Cloud plus emailed to yourself	Yes, and doubly so

GOOD TO KNOW

A second, almost-free backup: email the video and key photos to yourself, or to a trusted family member. It sits in your email account, which lives on the internet, not on the phone, so it is another off-site copy with no extra tools.

SAVING TO THE CLOUD

8 Saving to the Cloud, Simply

What the free space is, and how to use it.

Cloud backup sounds technical, but on a modern phone it is mostly a setting you turn on once. iPhones use iCloud; most Android phones use Google. Both give you a chunk of free storage to start, and both can back up your photos and videos automatically from then on.

Service	Typical free storage	Good to know
Apple iCloud	About 5 GB free	Built into every iPhone; shared across your Apple devices
Google	About 15 GB free	Shared across Gmail, Drive, and Google Photos

A long video can use up free space, so if your walk-through is large you may be prompted to free up room or pay a small monthly fee for more. For most people the free tier holds a home inventory comfortably, especially if you keep the video to a reasonable length.

1. On an iPhone, open Settings, tap your name at the top, choose iCloud, and make sure Photos is turned on to back up.
2. On most Android phones, open the Google Photos app, tap your profile picture, and check that Backup is turned on.
3. Confirm the backup has actually finished before you rely on it — both apps show when the last backup completed.
4. Make a note of the account name and password you used, and keep it somewhere safe, so you can reach the files from another device.

> **WATCH OUT**
>
> Backing up is only real once it has finished. On a slow or limited internet connection a large video can take a while, and an interrupted backup is not a backup. Check that it shows as complete, ideally on home Wi-Fi.

APPS MADE FOR THIS

9 Free Apps Made for the Job

Optional helpers that keep an inventory organized.

A video and a folder of photos are a complete inventory on their own. But if you like the idea of a tidy, itemized list with values attached, there are apps built specifically for home inventories. You do not need one — they are a convenience, not a requirement.

- NAIC Home Inventory: a free app from the National Association of Insurance Commissioners, the group of state insurance regulators. It is made for exactly this purpose — you can add items room by room, attach photos, and scan barcodes, and it includes tips on filing a claim. It runs on iPhone and Android.
- Encircle: a home-inventory app that has been free for personal use, lets you photograph items and organize them by room, and is oriented toward insurance claims.
- Sortly: a general inventory app with a free tier that is limited to a set number of items; its larger, paid plans are aimed more at businesses than at a single household.

WATCH OUT

App makers change their features, prices, and free limits whenever they like, and some free tiers cap how many items you can add. Before leaning on any app, check its current terms in the App Store or Google Play so you are not surprised later.

GOOD TO KNOW

If you want a free, insurance-focused option with nothing to pay, the NAIC Home Inventory app is a sensible first look, because the organization behind it exists to serve insurance consumers rather than to sell you an upgrade. Several state insurance departments point residents to it.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

HIGH-VALUE ITEMS

10 The Things That Need Extra Attention

Jewelry, instruments, and collectibles play by different rules.

Standard renters policies quietly limit how much they will pay for certain categories — jewelry, watches, furs, firearms, fine art, collectibles, and sometimes cash. You might have a large overall coverage amount but a much smaller cap on, say, jewelry stolen in a burglary. These are the items worth handling with extra care, both in your inventory and with your insurer.

- Document them more thoroughly: multiple photos, any appraisal, the receipt, and close-ups of distinctive marks or engravings.
- Ask your insurer about a scheduled endorsement — sometimes called scheduling an item or a personal-articles policy — which adds specific, often broader coverage for a named valuable.

- Keep appraisals current, since the value of jewelry and collectibles can drift over the years.
- Store the proof for these items in the same off-site place as the rest of your inventory, so it is all in one trip.

Scheduling costs a little extra, but for a treasured ring or a fine instrument it can mean the difference between a small capped payment and the item's true value. Your inventory photos are exactly what the insurer will want to see when you set it up.

> *The things people most dread losing are usually the ones a basic policy covers the least. A five-minute conversation with your agent about scheduling is cheap insurance on the stuff that can't be replaced at the store.*

TWO WAYS A CLAIM IS PAID

11

How a Claim Gets Paid

Why the same loss can pay out two very different amounts.

When you shop for renters insurance you will run into two phrases that decide how much you actually receive. They matter more than almost anything else on the policy, and your inventory supports a claim either way.

Term	What it means	What you get
Actual cash value	Pays what the item is worth now, used	Less — depreciation is subtracted for age and wear
Replacement cost	Pays to buy a comparable new one	More — enough to actually replace the item

Actual cash value is the cheaper coverage because it pays you the depreciated, second-hand value of a five-year-old television, not the cost of a new one. Replacement cost coverage costs a bit more each month but pays enough to genuinely replace what you lost. Which one you have is written in your policy — if

you are not sure, ask your agent directly.

> **GOOD TO KNOW**
> Whichever type you have, a good inventory helps: it establishes what the item was, when you got it, and its condition, which is exactly the information the insurer uses to calculate either an actual-cash-value or a replacement-cost payment.

KEEPING IT CURRENT

12

Keeping Your Inventory Current

A record only helps if it still matches your home.

Your belongings change — new purchases arrive, old things leave, the holidays bring gifts. An inventory from several years ago is better than nothing, but one that reflects today is far better. The good news is that keeping it current takes only a few minutes now and then.

- Set a yearly reminder to re-film the home — pick a date you will remember, such as a birthday or the start of a season.
- After any significant purchase, snap a photo of the item and its receipt and add it to your inventory folder right away.
- When you get rid of something major, that is fine to leave in the old footage — but your newest walk-through should reflect reality.
- Each time you update, make sure the fresh copy gets saved off-site like the first one did.

> **GOOD TO KNOW**
> Tie the yearly refresh to something you already do — when you change the smoke-detector batteries, or review your policy at renewal, do a quick new walk-through at the same time. Linking it to an existing habit is the surest way it actually happens.

> *An inventory isn't a one-time chore, it's more like a smoke detector — you set it, you glance at it now and then, and you're very glad it's there on the day you need it.*

COMMON QUESTIONS

13

Common Questions

The things people ask me most.

Do I really need to list the value of everything?

No. Your main job is proving the item existed and was yours. The insurer determines values at claim time. Noting a rough purchase price for big-ticket items is helpful, but you do not need a price tag on every fork and towel.

Is a video really as good as a written list?

For most people it is better. A video captures far more than you would think to write down, it is faster to make, and your spoken narration adds the detail. A written list or an app is a fine addition for your most valuable items, not a replacement for the footage.

What if I rent with a roommate or family member?

Document your own belongings, and have them document theirs. A renters policy generally covers the people named on it, so it is worth being clear about whose things are whose, especially for anything valuable that you share a room with.

I'm helping an older parent — can I do this for them?

Absolutely, and it is a kind thing to do. Film their home the same way, and save the copy to an account you can both reach. Just make sure they know it exists and where it lives, so it is there if they ever need to make a claim.

GOOD TO KNOW

If any of the phone steps feel fiddly — turning on cloud backup, scanning a receipt, choosing an app — that is exactly the sort of thing I help folks with. There is no such thing as a silly question when the goal is protecting what you own.

PUTTING IT TO WORK

14 If You Only Do Three Things

The short path to real protection.

This guide covers a lot, but the heart of it is small and doable. If you forget everything else, hold on to these three, and you will have a home inventory that genuinely protects you.

- Film a narrated video of every room, opening closets and drawers as you go.
- Take close-up photos of the serial numbers and receipts for your more valuable items.
- Save a copy to the cloud — somewhere other than the phone — and confirm the backup finished.

That is an afternoon's work at most, and much of it can be done ten minutes at a time. The day you hope never comes is the day it pays you back many times over — a faster claim, a fairer payment, and one less thing to agonize over when you already have enough on your plate.

GOOD TO KNOW

If you would like a hand, I am glad to sit down with you and walk through it — set up the video, get cloud backup turned on and verified, scan your important receipts, and point you to a free app if you want one. We can make the whole thing a calm, finished project in a single visit.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task.

I want to...	Do this
Film the whole home	Open your camera, record video room by room, narrating as you go
Prove the big items	Photograph serial numbers, model labels, and any receipts you still have
Back it up off-site	Save the video and photos to cloud storage, not just the phone
Use a free app if you like	The NAIC Home Inventory app is free and made for this exact job
Cover high-value things	Ask your insurer about scheduling jewelry, instruments, and collectibles
Keep it current	Re-film once a year and after any big purchase, then re-save the copy
Get help	Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

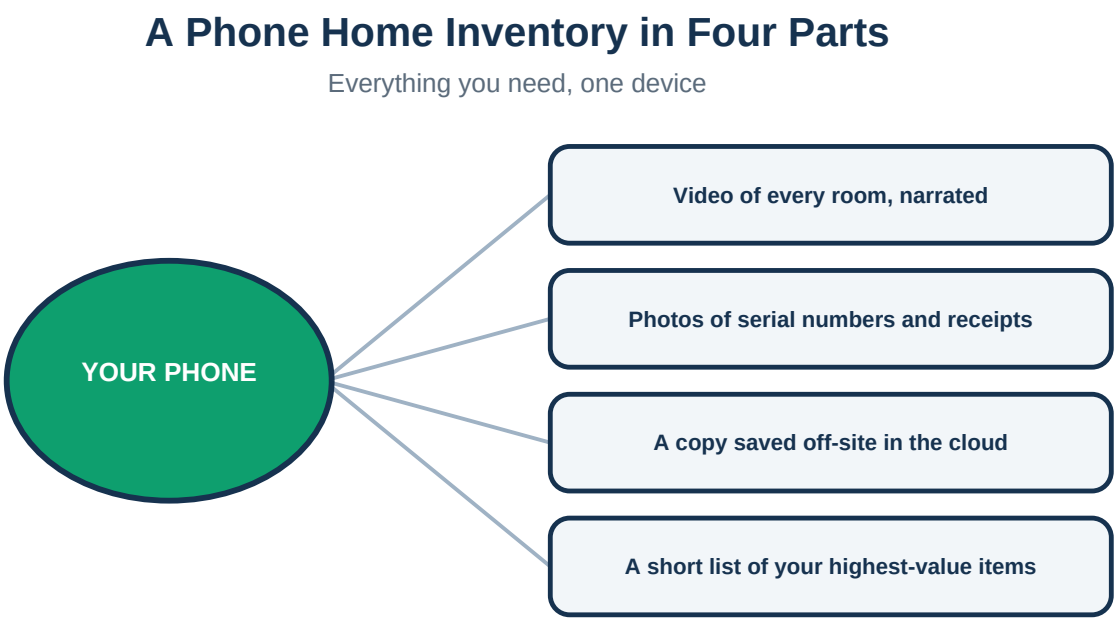


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

From Walk-Through to Backed Up

One calm afternoon, start to finish

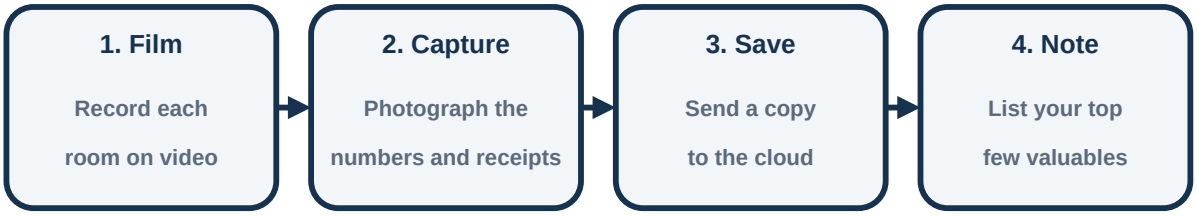


Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

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

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

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.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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