

# P&C Insider

September 2004

## Go With a Pro

### Choose a professional, independent insurance agent

Purchasing insurance can be an expensive proposition, especially if you don't get proper counseling before you choose your coverages. You need to talk to a professional trained in advising you on the financial implications of your choices: whether you've got the right kind of protection; whether you have enough insurance—or even too much; whether you have any serious gaps in your coverage; or whether you qualify for any discounts.

### Professional counseling, personal service

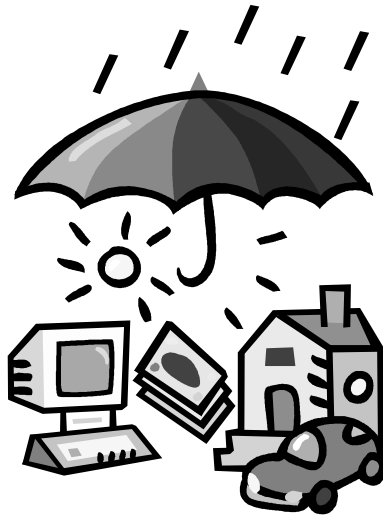
This is the kind of expertise you get when you deal one-on-one with our agency. We can evaluate your unique circumstances and then tailor coverages to meet your specific needs. Unlike “captive” agents who represent one insurance company, we work for you, the client, and can shop for insur-

ance through many insurance companies to get you the best coverage at the best price. Unlike direct-sale companies whose service representatives sell one company's product via phone or mail, we will counsel you personally—no long-distance phone call or mail survey can top the service

that comes from dealing face-to-face with a professional agent. And unlike financial institutions such as banks, we specialize in

insurance sales and service—it's not a peripheral product you might feel obligated to buy to secure a loan.

**It's all about choice ... choose a Professional Insurance Agent.**



## Travers, O'keefe

### Insurance Agency

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## A Household Inventory—Well Worth the Time

### What is a household inventory and why do I need one?

A household inventory could prove invaluable if you lost some or all of your household belongings in a fire, burglary or natural disaster by assisting you in recalling and reporting to

your insurance company exactly what you'd lost. A personal household inventory can provide you with a record of your household furnishings and belongings, when you purchased them and their original cost. For an investment of just a few hours, you can survey

your belongings and be prepared in the event of a



loss.

### How do I take my own inventory?

There are three basic steps. First, list all of your major belongings and furnishings, room by room. Record a brief description, any serial numbers, (*continued on page 2*)

## **A Household Inventory—Well Worth the Time**

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purchase prices and dates, and current value. Attach any receipts and appraisals.

The second step is to back up your inventory list with photographs or video. Take photos or videotape every room, with closet or cabinet doors open. Note the date, contents shown and location.

Third, store the inventory and photographs/videotape in a safe place away from your home, such as in a safe-deposit box in a bank. Keeping a copy of the list or tape at home is fine, but it is wise to keep the original inventory and receipts in a secure location in case a fire or natural disaster destroys your home. Of course, you should likewise protect certain valuables and hard-to-replace documents such as deeds, bonds, stocks and insurance policies by storing them in a safe-deposit box. You also should be aware that homeowners policies generally limit the amount of coverage on fine jewelry, furs, silver and other possessions of high value, and you may want to purchase additional coverage in the form of personal article floater policies.

These are general recommendations. For the best advice on your personal insurance needs, call our agency.



### **Give Us A Call!**

Do you have any questions or comments about ***P&C Insider*** or your individual situation? Please don't hesitate to contact our office. We would be glad to serve you in any way that we can.



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