THE HOMEOWNER DOCUMENTATION GUIDE

Protect Your Home. Document Your Investments. Prepare for the Unexpected.

Prepared by Apterian Insurance

Your home is likely one of your largest financial investments. Your personal belongings, improvements, and valuables represent additional investments that deserve protection.

If a fire, storm, water leak, theft, or other covered event damages your property, having organized documentation can make the insurance claims process easier.

This guide explains what to document, how to document it, and how to maintain your records.

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1. YOUR HOME: PROPERTY DOCUMENTATION

Create a permanent record of your home's condition, construction, and major features.

Exterior Documentation

- Front, back, and both sides of the home.
- Roof condition and approximate installation date.
- Gutters, downspouts, and drainage systems.
- Windows, doors, and garage doors.
- Driveways, patios, decks, and fences.
- Landscaping, retaining walls, and outdoor structures.
- HVAC equipment and exterior mechanical systems.
- Detached garages, sheds, and other structures.

Interior Documentation

- Every room, including closets and storage areas.
- Flooring, walls, ceilings, and cabinetry.

- Kitchen appliances and built-in equipment.
- Bathrooms, fixtures, and plumbing.
- Lighting, ceiling fans, and electrical features.
- Fireplaces and other permanent fixtures.
- Attics, basements, and crawl spaces.

Recommended practice: Take wide-angle photographs of each room and close-up photographs of important features.

2. PERSONAL PROPERTY INVENTORY

Document the belongings inside your home.

A room-by-room inventory is one of the most valuable records you can maintain.

For each significant item, record:

- Item description and brand.
- Model and serial number, when available.
- Approximate purchase date.
- Original purchase price.
- Estimated current replacement cost.
- Receipt or proof of purchase, if available.
- Photographs or video.

Items to prioritize:

- Furniture and home furnishings.
- Televisions and electronics.
- Computers, tablets, and accessories.
- Clothing, shoes, and handbags.
- Jewelry and watches.
- Artwork and collectibles.
- Kitchen appliances and equipment.
- Tools and recreational equipment.
- Musical instruments.
- Sporting goods.
- Outdoor furniture and equipment.

Pay particular attention to high-value items that may have special insurance limits or documentation requirements.

3. HOME IMPROVEMENTS AND RENOVATIONS

Maintain records of improvements that may affect your home's value, condition, or replacement cost.

Examples include:

- New roof installation.
- Kitchen or bathroom renovations.
- HVAC replacement.
- Plumbing or electrical upgrades.
- Window and door replacements.
- Flooring upgrades.
- Finished basements.
- Room additions.
- Decks, patios, and outdoor improvements.
- Solar panels and other permanent installations.

Keep copies of:

- Contractor agreements.
- Invoices and receipts.
- Permits and inspection records.
- Warranties.
- Before-and-after photographs.
- Product specifications.

Important: Notify your insurance agent about significant improvements. Your existing policy limits may need to be reviewed.

4. HOME SYSTEMS AND EQUIPMENT

Maintain a separate record of the major systems protecting and operating your home.

System	Information to Document
Roof	Installation date, material, contractor
HVAC	Make, model, installation date, service history
Plumbing	Pipe type, water heater, major repairs
Electrical	Panel information, upgrades, inspections
Water heater	Brand, model, age, maintenance
Security	Alarm system, cameras, monitoring

Fire protection	Smoke detectors, fire extinguishers
Appliances	Make, model, serial numbers, purchase dates

Keep maintenance records and service receipts whenever possible.

5. IMPORTANT HOMEOWNERSHIP DOCUMENTS

Maintain digital copies of the following:

- Home purchase documents.
- Property survey.
- Home inspection report.
- Appraisal reports.
- Insurance declarations page.
- Current insurance policy.
- Mortgage information.
- Contractor agreements.
- Building permits.
- Appliance warranties.
- Receipts for major purchases.
- Previous insurance claim records.

Keep this information in a secure digital location.

6. PHOTOGRAPHY AND VIDEO DOCUMENTATION

We recommend completing a comprehensive home documentation exercise at least once a year.

How to do it:

1. Walk through the entire home with your smartphone.
2. Record each room from multiple angles.
3. Open closets, cabinets, and storage areas.
4. Photograph valuable possessions individually.
5. Capture serial numbers and identifying information.
6. Record exterior structures and property features.
7. Save the original photographs and videos.

Make sure photographs and videos have dates associated with them whenever possible.

Do not rely exclusively on photographs stored on your phone.

7. DIGITAL STORAGE AND BACKUP

Your documentation is only valuable if you can access it after a loss.

We recommend maintaining two copies:

Primary Storage

- Secure cloud storage.
- Organized folders by room, category, or document type.

Secondary Backup

- External hard drive.
- Separate secure cloud account.
- Another protected storage location.

Suggested folder structure:

- Home Exterior
- Interior Rooms
- Personal Property Inventory
- Jewelry and Valuables
- Appliances and Electronics
- Home Improvements
- Maintenance Records
- Insurance Documents
- Receipts and Warranties

Never store your only copy of important documentation inside your home.

8. WHAT TO DO AFTER A PROPERTY LOSS

If your home experiences damage, documentation can help establish the condition of the property and identify affected belongings.

Follow these general steps:

1. **Protect people first.** Address immediate safety concerns and contact emergency services when necessary.
2. **Prevent additional damage.** Take reasonable steps to protect the property from further damage, consistent with safety requirements and your policy.
3. **Notify your insurance company.** Report the loss promptly and follow your policy's claim-reporting requirements.

4. **Photograph the damage.** Document affected areas before cleanup or repairs whenever it is safe to do so.
5. **Create a damage inventory.** List damaged property and belongings.
6. **Preserve evidence.** Keep damaged items when reasonably possible until the insurer has had an opportunity to inspect them. Follow instructions for unsafe or perishable materials.
7. **Keep all receipts.** Document temporary repairs, emergency services, and other expenses.
8. **Maintain a claim file.** Record conversations, dates, claim numbers, correspondence, and submitted documents.

Do not make permanent repairs or dispose of damaged property before documenting the loss and coordinating with your insurance company, except when necessary for safety or emergency mitigation.

9. YOUR ANNUAL HOME DOCUMENTATION REVIEW

Set aside one day each year to update your records.

Review the following:

- Update interior and exterior photographs.
- Update your personal property inventory.
- Add major purchases.
- Document home improvements.
- Update roof and mechanical system information.
- Review receipts and warranties.
- Update high-value item documentation.
- Review your insurance coverage with your agent.
- Verify your digital backups.
- Confirm that emergency contact information is current.

A FINAL WORD FROM APTERIAN

Insurance is an important part of protecting your home, but preparation is equally important.

When a loss occurs, you should not have to rely entirely on memory to explain what your home looked like, what you owned, or what improvements you made.

A little preparation today can make a meaningful difference tomorrow.

Apterian Insurance

Protection Beyond the Policy.

Your home. Your investment. Your peace of mind.

For questions about your coverage, policy limits, or documentation needs, contact your Apterian insurance representative.

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