



SPOTLIGHT ON HURRICANE RISK: Creating a Home Inventory

Aspera Insurance Services offers personal insurance for your coastal factory-built or modular home, with coverage tailored for your specific needs. Storm-related risks are always increased during the hurricane season (June 1-November 30th), but hurricanes have been known to form outside of this time frame. In 2020, the U.S. saw a total of 13 hurricanes 6 of which were considered major hurricanes. It is important to be prepared before a storm hits to protect your life, family, and your personal belongings and assets.








Home Inventory - There's an App for that!

When preparing for any disaster, it is important to have an inventory of all your valuables. A home inventory can also help you and your insurance agent know if there is enough coverage in place in your insurance policy should a claim be made in the event of a storm, and can help make the claims process less time-consuming.

To make life easier, some tech-savvy companies have created downloadable applications (Apps) for your smart phone or other mobile devices. While Apps can help categorize items in your home quickly, you should keep a printed list in a safety deposit box or waterproof container should you need to evacuate.

What to include in any home inventory list:

-  Item description - what is it?
-  The age of the item - when did you buy it?
-  What it's worth - how much did you pay for it?
-  Any identifying numbers - is there a serial number?
-  Photographic evidence - take photographs of your valuables!

The good news is if you're not tech-savvy, you really only need paper and pen to complete a home inventory. Simply go from room to room and record your belongings! When you purchase valuable items, remember to keep a copy of the receipt with your inventory, just in case.