



Spring Cleaning Offers Perfect Opportunity to Create Home Inventory Inventories can Speed Recovery after Fire, Theft

UTICA, Mich., May 5th, 2015 – As you tackle your spring cleaning this year, taking time to make an inventory of your valuable household possessions could save you time and money if your home is burglarized or damaged by fire or severe weather, according to a local insurance authority.

A 2014 poll by Insurance Journal magazine found that homeowners insurance claims are handled 50 to 100 percent faster when customers have a completed home inventory. For consumers, this means a settlement could be reached several weeks sooner if they have an up-to-date inventory on hand.

With this in mind, [Action Advantage Group](#) of Utica and its insurance carrier partner, [The Hanover](#), are offering tips to create a home inventory.

- **List everything.** First, go through each room, listing major items. Include the purchase date and price, if known. Make copies of receipts – storing them outside of your home if possible. Include serial numbers for appliances, electronics and other large items.
- **Take photos or videos.** Open all closet and cabinet doors. Stand in the center of each room and take one picture of each wall or scan the room with a video camera.
- **Update regularly.** Keep your inventory up-to-date. List and photograph new purchases and gifts as they arrive in your home. Delete items you no longer own.

More than half of consumers do not have an inventory of their possessions, based on a 2014 survey from the Insurance Information Institute. The good news is that there are new tools available to help consumers quickly and effectively create a home inventory. Most allow you to use your computer or smartphone to inventory your possessions and store it in a safe online account.

Tim Hays, account executive at Action suggests using the MyHanoverInventory program, which is a free and easy to use web-based tool. Hays says most people that have home inventories haven't updated them in more than a year, meaning new purchases and gifts may not be covered. Make a habit of updating your inventory in the spring and fall.

Check in with your insurance agent to ensure that the items on the list are insured. Some homeowners policies will have limited coverage on jewelry, collectibles or other expensive valuables, so these items should be insured separately. Action can assess your coverages and offer valuable advice to help protect you and your belongings.

ABOUT ACTION

For over 50 years, Action Advantage Group has been delivering insurance and financial services. Specializing in Auto, Home, Business, Life and Health Insurance, we are committed to a high standard of excellence in all that we do & establishing a firm relationship of mutual trust and service with each of our clients. Let the Action Advantage Experts analyze your needs and provide you the service you deserve. Feel free to contact us today for a free insurance review or consultation. For more information, visit [action.com](#).

ABOUT THE HANOVER

The Hanover Insurance Group, Inc., based in Worcester, Mass., is the holding company for several property and casualty insurance companies, which together constitute one of the largest insurance businesses in the United States. For more than 160 years, The Hanover has provided a wide range of property and casualty products and services to individuals, families, and businesses. The Hanover distributes its products through a select group of independent agents and brokers. Together with its agents, the company offers specialized coverages for small and mid-sized businesses, as well as insurance protection for homes, automobiles, and other personal items. Through its international member company, Chaucer, The Hanover also underwrites business at Lloyd's of London in several major insurance and reinsurance classes, including marine, property and energy. For more information, please visit hanover.com.

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