

## **A Claims New Year's Resolution**

Here's a new year's resolution that I, as a claims attorney, will gladly share: Catalog your clutter.

As I was clearing and organizing the paperwork and clutter in my home office over the holidays, I came across the December 31, 2007 issue of U.S. News & World Report. The magazine cover suggests 50 ways to improve your life in 2008. One of those 50 suggestions included cataloging your clutter.

The article recommends that we inventory our possessions in case of disaster. Such disasters can include fire, flood, and theft. Permanent Change of Station (PCS) moves can also result in the loss of property of great value. Being prepared for a disaster is the best way to substantiate ownership and value after the disaster's occurrence and to ensure that you will get fully reimbursed for your loss, whether you file a loss claim with your insurer, a carrier, or the Government.

Existing software programs on the market make it easy to import digital photos and add details such as descriptions, prices, and purchase dates. After creating the inventory and taking pictures, send the pictures to a safe place outside your home or household goods shipment when you move. Incidentally, you would be required to list such details on claims forms if you experienced a loss, and photos are invaluable in helping you to support your claim, whether it is with your private insurer or with the military. More tips and tools are available at web sites, such as [www.knowyourstuff.org](http://www.knowyourstuff.org).\*

It is best to be prepared. By cataloging your possessions now, you will be taking one step to better insuring financial security in case of misfortune.

If you have questions about coverage or requirements for losses incurred incident to your military service or employment, then please contact your service's claims office.

\*This does not imply our or government endorsement of this or any other particular software product.