



Insurance Bureau of Canada
Toronto – May 7, 2009

What do you have to lose? Many Canadians aren't sure. During Emergency Preparedness Week, Insurance Bureau of Canada (IBC) is urging all Canadians to change that and take inventory of their possessions *before* a disaster strikes.

"A home inventory helps to ensure you know exactly what you own, and, of course, if you have insurance coverage" said Mary Lou O'Reilly, Vice-President, Public Affairs and Marketing, Insurance Bureau of Canada. "If you ever have to file a claim this inventory makes the process quicker and easier."

"You may not think you have much of value, but if you had to replace all your possessions all at once you will likely find it's more than you realize," added O'Reilly. "A home inventory can help determine the total replacement value of your belongings."

dispersal solutions HOME INVENTORY allows YOU to...

- ✓ **have at-hand**, one complete document; detailing the contents of your home and property.
- ✓ **eliminate** the after-trauma ordeal of trying to piece together a list of what was stolen or destroyed
- ✓ **accurately identify and describe:** theft prone items, important documents & valuables.
- ✓ **facilitate** a speedy claims process.
- ✓ **prove ownership** in the case of a loss.
- ✓ **provide** Third Party verification.
- ✓ **eliminate** under-insurance & retain proper Insurance coverage.
- ✓ **aptly supply** authorities with a list of damaged or stolen items.
- ✓ **confidently plan** your Estate and Heir designation.

Home Inventory

dispersalsolutions.com

Canadian Insurance Companies Recommend That You: Have a Home Inventory

What is a Home Inventory?
A Home Inventory is a detailed report of the contents of your home and property. It includes descriptions, photographs and scans of all personal property.

Why a Home Inventory?
Before & after a disaster or loss, a Home Inventory is a valuable resource. After a loss, homeowners are overcome by the emotions of the ordeal and added responsibilities. Most are unable to fully 'Clear their Heads' in order to functionally remember and piece together a detailed list of everything that has been destroyed or stolen. Having a **dispersal solutions Home Inventory** at-the-ready not only eliminates overwhelm and the arduous task of listing; proving ownership and

valuing of the possessions that have been damaged or destroyed; it minimizes the economic consequences of the loss and it facilitates the claim process.

How does a Home Inventory determine adequate insurance coverage?
A homeowners' and/or a tenants' Insurance Policy is the first step in protecting against loss. Establishing the net worth of your personal belongings is the first step in verifying adequate insurance coverage. **dispersal solutions Home Inventory Service** documents precisely what you own and provides original and replacement values of your personal property. Accordingly, you and your Insurance Agent will be able to objectively review

your current policy to determine if you have enough insurance to cover the contents of your home.

LOSS IS RANDOM PREPARATION IS NOT!

PLAN,
PROTECT
& PRESERVE
YOUR
WORLDLY POSSESSIONS
WITH
dispersal solutions
HOME INVENTORY
service
Customized by You for You

dispersalsolutions.com
705-636-5811

dispersal solutions Home Inventory Portfolios package together both a paper & software format of your entire Home Inventory

Paper Format:
is a customized **Home Inventory Report**, which includes;

- Personal Belongings:**
- Itemized
 - Detailed & Identified
 - Categorized by Location or Category
 - Valuated
 - Photographed or scanned then embedded into the report

Each page of the report is:

- Identified with a personalized

- header (*for proof of ownership*)
- Dated
 - Numerically encoded
 - Third-Party verified

Supplement Forms allow you to:

- Add new purchases
- Assign heir designation
- Include Insurance Company, Agent and Policy information

Software Format:
is your **Home Inventory Report** in a protected format;
PLUS...

- Full Sized Images of all:**
- Photos
 - Receipts
 - Appraisals
 - Documents
- ***you may **print & download** in dispersalsolutions software format

Keep Your Inventory Safe!

OUT of the House OFF the Property

- in a...*
- ✓ safety deposit box
 - ✓ with trusted friends or family
 - ✓ have a copy attached to your insurance file &/or will