



HomeSure Insurance Advisors – How to Document Your Home Guide

Why Document Your Home?

Properly documenting your home with photos is essential for protecting your assets in case of loss, theft, or damage. These photos provide valuable evidence for insurance claims and help ensure you have an accurate record of your belongings and property condition.

Step 1: Start Outside

1.1 Overall Exterior

- Take wide-angle photos of the front, back, and sides of your home.
- Capture the entire structure, including the roof, foundation, doors, and windows.

1.2 Roof and Exterior Details

- Take close-up shots of the roof, gutters, and downspouts.
- Photograph any unique features like solar panels, decks, patios, or awnings.
- Capture any outbuildings like garages, sheds, or pool houses.

1.3 Landscaping and Hardscaping

- Photograph fences, gates, driveways, walkways, and landscaping features like trees, shrubs, and gardens.
 - Take close-ups of items like fountains, statues, or outdoor furniture.
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Step 2: Inside the Home – Room by Room

2.1 Entryway

- Capture a full view of the entryway, including any furniture, rugs, or artwork.
- Photograph the doors, locks, and any custom features.

2.2 Living Room

- Take wide-angle photos of the entire room, including furniture, decor, and electronics.
- Photograph items individually, like sofas, chairs, tables, and shelves.
- Capture details of electronics (TVs, speakers) and artwork (take close-ups of any valuable pieces).



2.3 Kitchen

- Take a full view of the kitchen, including cabinets, countertops, and appliances.
- Photograph large appliances individually, such as the refrigerator, oven, and dishwasher.
- Open cabinets and drawers to capture valuable items like cookware, dishes, and small appliances.

2.4 Dining Room

- Take wide shots of the room, including the dining table, chairs, and any decor.
- Photograph close-ups of valuable items, like fine china, silverware, or crystal.

2.5 Bedrooms

- Take wide-angle photos of each bedroom, capturing furniture, decor, and any electronics.
- Photograph individual items like beds, dressers, and nightstands.
- Open closets to capture clothing, shoes, and other personal belongings.

2.6 Bathrooms

- Photograph the entire bathroom, including fixtures, cabinetry, and mirrors.
- Open cabinets to document toiletries and any valuable items like cosmetics or personal care devices.

2.7 Home Office

- Take wide shots of the office, capturing furniture and equipment.
- Photograph individual items like desks, chairs, computers, printers, and filing cabinets.
- Document important paperwork, keeping sensitive information out of view.

2.8 Laundry Room

- Photograph the washer, dryer, and any additional storage or utility items.

2.9 Basement/Attic

- Capture the full view of each space, including any storage, furniture, or utility items.
- Photograph valuable items stored here, such as holiday decorations, sports equipment, or tools.

2.10 Garage



- Photograph the overall garage, including vehicles, tools, and storage.
- Take individual photos of vehicles, with close-ups of the license plate and VIN.
- Capture tools, sporting equipment, and any additional items stored in the garage.

2.11 Any Additional Rooms (Playroom, Media Room, etc.)

- Document any extra rooms with wide-angle shots of the entire space.
- Photograph individual items like electronics, furniture, or game tables.

Step 3: Special Items to Document

- **Jewelry & Valuables:** Take close-up photos of all jewelry, watches, and other small valuables.
- **Collections:** Photograph any collections, such as coins, stamps, or artwork, item by item.
- **Documents:** Take photos of important documents, including insurance policies, deeds, and titles (be sure to keep sensitive information private).
- **Electronics:** Take close-ups of serial numbers on valuable electronics, like computers, cameras, and TVs.

Final Tips

- **Date and Organize Photos:** Store all photos in a digital folder labeled with the date. Organizing photos by room or item type will make them easy to find if needed.
- **Backup Photos:** Save a copy of these photos in cloud storage, on an external hard drive, or both.
- **Update Regularly:** Repeat this process annually and whenever you make significant purchases or home improvements.

Taking these steps can help you feel confident that your property is well-documented, giving you peace of mind and protecting your assets in case of a loss.