

Know what you have, Protect what you know

Most insurance policies cover your contents for a standard percentage of the replacement value of your house. When it comes to your lifestyle, are you sure this assumption is valid?

Seventy-five percent of all homes are underinsured because limits within insurance policies are inadequate.

As you may be aware, a detailed inventory is not only recommended by insurance companies, but is also required by insurance adjusters in the event a claim is filed.

Any claim is a painful process, but a significant claim wherein you are forced to recall and substantiate details of items that no longer exist – can be excruciating.

A meaningful first step is to obtain a professional inventory of your personal property.

HUNTERS has partnered with Asset Verification, Inc. (AVI) to offer our important Clients a full suite of inventory, valuation and appraisal services.

Founded in 1998, AVI has built a specialty niche for documenting the possessions of the wealthy. AVI has taken great precautions with the security of their service. All AVI employees are screened and bonded. You can easily identify AVI's Inventory Specialists before they enter your home because every specialist wears a company-identifiable shirt and a photo identification badge.

Your home inventory is protected by a password that you provide at the beginning of the inventory process. Should you ever forget your password, you can find it listed on the text printout you receive from AVI.

Needless to say, it is important to keep your personal inventory in a separate location, so that you'll be able to substantiate any loss. In the event that you misplace your printout, your client information resides in AVI's password-protected database.

Base your insurance on fact, not fiction

Using digital imaging and voice-activated technology, AVI Specialists create a permanent visual and text listing of your assets within hours at an affordable cost. Thanks to annual updates, an AVI inventory always remains a complete and current document.

Your Binder and CD-ROM containing your personal inventory will be delivered, signature required, by United Parcel Service within seven to 10 days.

Since your report incorporates high-resolution digital imaging, individual item descriptions, and a built-in spreadsheet for every room and item inventoried, this comprehensive service is ideal for several inventory applications.

For example, estate planners and wealth management advisors all encourage their clients to create and maintain a current, comprehensive list of assets. Since AVI's services provide the total value of your personal property as well as an itemized list, you can be confident knowing the dispensation of your assets will be based on your exact specifications.

HUNTERS has been protecting our community's leaders for five generations. We have worked with our Clients through the claims process – it is never easy. A Personal Inventory alleviates so much frustration.

Please contact us about this very worthwhile investment.

