

How to Choose a Home Inventory Professional

Realizing the importance of a third party professional Home Inventory is the first step towards protecting your home, your family, and your possessions. The next step is to choose the right Home Inventory Professional.

The following simple steps will ensure you don't inadvertently expose yourself to potential victimization:

1. **Know What You Want.** Home Inventory Professionals offer many different types of inventories. Before you start your search, have a good idea what you're looking for. For instance: do you want basic reports, photographs of high dollar items only, or are you looking for comprehensive reports with photographs? Maybe you are only interested in a video recording or want full report including serial and model numbers. What about your collections or your jewelry?
2. **Get references.** Most Home Inventory Professionals will have a list of previous customers that have agreed to be used as a reference. Given the nature and sensitivity of what Home Inventory Professionals have access to; don't be surprised if there are only a few references. A good Home Inventory Professional will respect client privacy, security, and confidentiality above all else so make sure you ask telling questions of the references like how long the process took, if they were pleased with the product, how many people were in their home, did they feel secure, etc.
3. **Interview Potentials and Review Samples.** An experienced Home Inventory Professional understands if you ask to meet them at a restaurant or other public place to get to know them before you give them your address. They will also expect you to request to view samples (not actual previous inventories), so don't be shy about asking. Once you have hired the Home Inventory Professional, they will need to visit your home to give you an accurate cost of the job. Although most Home Inventory Professionals have a general cost guideline, they can't be exactly sure the true cost of a job until they see the residence.
4. **Get Proof of Insurance and Bonding.** Remember that you are paying someone to enter your home and giving them access to all of your belongings and valuables. You cannot be too safe – ask for proof of insurance and bonding, and call the insurance company to verify the policy is up to date. *Although there currently is no Home Inventory license, many Home Inventory Professionals advertise they are licensed – even though no license exists!* Double and triple check credentials before they enter your home!
5. **Be Comfortable.** Always address any concerns or hesitation prior to allowing someone access to your possessions and residence. Most Home Inventory Professionals will go out of their way to make sure you are at ease with their process and that all expectations can be managed successfully by both parties. If you encounter a Home Inventory Professional that doesn't sit right with you, you have every right to find another professional to compile your inventory.

Ensuring that your home and possessions are documented confidentially, ethically, and professionally is one of the smartest things a homeowner can do. When you've hired a professional, your Home Inventory is the critical bridge that spans the gap between your home and your homeowners insurance.

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