

# Insurance Pictures

Probably most of us have thought about how a fire in our home would change our lives. Perhaps you've considered taking pictures of your possessions which you could use to verify what you had before a fire or a burglary. Here are some suggestions about how you might wish to go about that.

If you are using a 35mm camera the best film to use is Extachrome or Fujichrome slides. The higher the ASA/ISO on the film the less light you will need to have in order to obtain usable results. You should probably use 400 as a MINIMUM, but you would be safer with a speed of 800 or 1600. !!

Set the camera's speed rating at the appropriate number and be sure that your shutter speed is no lower than 1/60th of a second. If the situation requires a slower shutter speed add light with lamps or by opening doors and windows rather than than by using the slower shutter speeds. If you use a flash, try to get one that will bounce it's light off the ceiling.

If you have a wide angle lens you can take fewer pictures, but you have a disadvantage in that it gives the illusion of the items being farther away than they actually are; as a result, the standard lens generally makes the best lens . Telephotos or macro lenses would be used only for taking detailed shots.

Make your first exposures of the entire rooms. Stand in corners to get as much width to your shot as you can. Get every wall at least once and **BE SURE TO TURN ON ALL SUITABLE ELECTRONICS AND APPLIANCES** - TVs; VCRs; computers; ceiling fans - in at least one photo, but not all; lamps; etc.

After you have taken all the general room photos, begin to take the shots that you might neglect otherwise: garage, closets' contents, outside walls of the home, pets, cars, trailers, landscaping, etc. before taking your more detailed shots.

Be certain to photo all valuables up close. While you are doing this you should record all the appropriate identification (model and serial) numbers on two separate sheets of paper. If you have valuables put away in drawers (silver, etc.) be sure to take them out and photograph them. If it is a multiple item set you can do one shot up close to show the intricate detail and then a separate shot from a distance that includes the entire set, but shows little or no detail.

Several small valuables (watches, rings, coins) can be photographed together. These pictures come out best when the background is a contrasting shade, i.e. photograph light colored items against a black or dark blue towel and dark items against a light background.

When you have completed your picture taking have the film developed, but **KEEP THE SHOTS SOMEWHERE OTHER THAN IN YOUR HOME.** Keeping the shots in a safe deposit box or the home of a friend, relative, or your insurance agent will assure you that the fire that burns your valuables won't also burn your proof of ownership. **THIS IS IMPORTANT !!**

Update your photos or slides at least once every other year or make a point of rephotographing new items when you acquire them and placing the new photos (with the dates of purchase and ID numbers) in the secure place which you have chosen.

**THESE SAME TECHNIQUES CAN BE USED WITH VIDEO CAMERAS.**

Date \_\_\_\_\_ These items are from the home of \_\_\_\_\_ .

ITEM(S)	BRAND	MODEL #	SERIAL #	DATE PURCHASED
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