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**If you haven't documented your possessions, it may be hard to replace them, experts warn**

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The new Apple computer, big-screen TV or glittery piece of jewelry might make a nice toy to show off to guests.

But according to insurance experts, they're also magnets that many homeowners often forget to insure against thieves.

Debra Webb, a State Farm insurance agent in Modesto who specializes in casualty and property insurance, said burglary is a standard part of home and rental liability insurance policies.

But she added that not all customers are thorough in documenting what they have to lose when crafting their policy.

"People need to tell whoever their insurance person is what they have," Webb said. "At claim time is the wrong time to have that conversation."

Typically, homeowner policies will cover replacement value of items, but rental policies might not, Webb said.

Burglary policies will vary from company to company in price, she said.

What trips up many policyholders is getting initial coverage but forgetting to add a new item to the covered inventory, said Tully Lehman, a spokesman for the Insurance Information Network of California.

"They buy a computer, and they don't really think about it after that," Lehman said. But in order for it to be covered under the insurance, he said, it has to be made part of the inventory.

Otherwise, if that computer is swiped, the owner is out of luck on an insurance replacement.

For some items, such as jewelry, cash or guns, many insurance companies have sublimits on how much they'll reimburse, said Victor Gomez, owner and president of Gomez Insurance in Modesto.

"If you feel, as a customer, that you have property valued at a certain amount, then you need to pay a higher premium to make sure it's covered," he said.

If someone submits a claim based on a burglary loss, expect the insurance provider to suggest ways to mitigate future risk, experts said.

Those could include installing deadbolt locks and alarm systems, Lehman said. Webb also suggested forming a Neighborhood Watch group, making sure to file police reports on burglaries, and closing blinds and curtains.

A policyholder who takes those steps, Webb said, might get a more favorable response from the insurer if there's another burglary.

Gomez said many policyholders don't account for the replacement value versus what they originally paid. A 5-year-old item that's stolen often will cost more to replace than when it was purchased, he pointed out.

But as with other forms of insurance, burglary insurance does tempt some policyholders to file fraudulent claims, according to law enforcement officials.

Modesto police Detective Gary Martinez said his gut alerts him to potentially bogus reports.

"It's just a feeling I get," he said. "They've had three break-ins, three computers taken out of their car, in three years. There's no forced entry. You look at the economic status of the victim."

Other times, he said, people seem too nonchalant. The scene of the burglary might look too tidy.

"They tip things over but they don't make too much of a mess," he said. "With a car, the dash isn't pried, the windows



Janeen Zambo and John Zambo's Modesto home was burglarized twice in the same year, once in spring and once in winter of 2007. February 12, 2008. (Brian Ramsay/The Modesto) - Modesto Bee - Brian Ramsay

aren't smashed."

Lehman and Webb said consumers also frequently overlook another repository of valuables that are stolen: items in a vehicle.

For example, Webb said, a laptop computer that's frequently used for work might be sitting on a car seat.

If it's stolen, most auto insurance policies wouldn't cover it, but a home insurance policy would, if it's been entered in the policy's inventory.

In such circumstances, Webb said, she recommends that consumers get what's known as a "floater" policy for items in a vehicle.

That covers expensive items not only in the case of theft, but for hazards such as spilling coffee on the keyboard.

For all items a consumer might want covered, Webb said, it's best to document them with photographs, or even video.

"I don't care about the housekeeping," she said she tells clients. "I just want to know what you have."

While most insurance policies are sold to homeowners, renters with valuable property shouldn't dismiss the idea, Lehman said.

Getting rental insurance is about the cost of one pizza a month, he said.

"I think that's something many renters could afford," he said.

Bee staff writer Emilie Raguso contributed to this report.

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