



Storing Your **Important and Valuable** Items

It's vital to ensure the safekeeping of your important papers and small valuables. Fire, theft and floods happen and having your important information and valuables destroyed can cause additional and unnecessary stress during an already hectic situation. There are options when it comes to choosing the type of storage that suits your needs.

Safety Deposit Boxes

If you have very valuable or irreplaceable items, your best option may be a safety deposit box. Storing your items in a safety deposit box at a financial institution is the most secure way to ensure the protection of your items. You may also qualify for a discount on your scheduled items that are stored this way. The downside is, your items are only available to you during bank business hours.

In-Home Safe

Using an in-home safe is a good option for storing items that you use regularly or need to have access to at a moment's notice. Items that you may need to have immediately should be stored in your home safe. These items include passports, wills, birth certificates, Social Security cards, funeral directives and Power of Attorney. You'll want to make sure that the safe has a tool and torch rating of 30 minutes or more (TL-30/TR-30). It's also important to make certain that it is too heavy for burglars to move or that it is bolted to the floor. After all, what good is a safe if someone can carry it away?

If you are planning to be away from home for an extended period of time, it's always a good choice to move valuable items from your in-home safe to the security of a safety deposit box.

If you have valuables that are not insured on your policy or if you have questions about your specific items, please call your Gallagher representative to discuss your options. Scheduling valuable items on your home policy or having a stand-alone inland marine policy is more affordable than you may think.