# Keep these 6 receipts to make insurance claims easier.



Though homeowners cannot always stop disasters from happening at home, there are ways to prepare that can make recovering from them faster and easier. What's one of the fastest and most effective tips? Saving receipts for insurance claims.

This simple practice can help you replace what you've lost when filing a claim. And while you can still be reimbursed without receipts, having them on hand makes the whole process faster and smoother. Keep this list in a safe place, like a waterproof, fireproof safe, in a safety deposit box, or scan it electronically.

Focusing specifically on big-ticket items, do you have these six categories of receipts available for insurance claims? Find out.

1. **Valuable electronics.** Electronic devices like computers, televisions, and gaming systems are expensive. Keeping the receipts for these large purchases is always a smart idea.

2. **Appliances.** These are items like your refrigerator, range or cooktop, dishwasher, washer/dryer, etc. If you've upgraded an item since you moved into your home, your receipt may be the only proof that your fridge is a much pricier model than the one that was there before.

3. **Jewelry.** The sentimental value behind your jewelry is irreplaceable, but with receipts, you could at least receive compensation for its monetary worth.

4. **Furniture.** In the event of damage or loss, you may have to completely refurnish your home. Receipts can expedite the claims process so you're not sleeping on the floor. In addition, they can help you get replacement furniture of the same or similar value.

5. **Sports or hobby equipment.** Bikes, skis, power tools, and other collections – depending on the make and model, these can really add up.

6. **Significant home improvements.** If you've recently upgraded something major in your home (e.g., gutted the bathroom and added luxury fixtures or replaced the flooring throughout your home), keep these receipts. They may have increased the overall value of your home and will help prove it.

Remember this general rule of thumb: If an item costs more than you can afford to lose or replace – keep the receipt. If you're unable to find a receipt, taking photos of your home and possessions can work as substitutes. Also, appliance manuals and warranties are great proof of ownership because they often list the model and serial number of home items.

While you gather receipts for insurance claims, take inventory of your home, too. Follow our list to learn what yours should look like. Then, talk to a local, independent agent to get even more protection for your home.