

Video Inventory Guide for Businesses

Why Making a Video Inventory is so Important

Faster & Easier Claims

If a fire, theft, or other covered event damages their business property, having a detailed video inventory can significantly speed up the insurance claims process. It helps prove the existence and value of lost or damaged items, leading to quicker reimbursement and less downtime for their business.

Accurate Proof of Loss

In the chaotic aftermath of an incident, it's easy to forget or misplace details. A video inventory provides clear and indisputable evidence of what was owned, reducing stress and potential disputes with the insurance company. This is especially valuable for smaller businesses that might not have sophisticated inventory tracking systems.

Identifying Assets

SMBs often accumulate equipment, supplies, and inventory gradually. A video inventory can help them identify items they might have forgotten about or undervalued, ensuring they have adequate insurance coverage to replace everything if needed. This prevents them from being underinsured and facing unexpected out-of-pocket costs in case of a loss.

Before You Hit Record: Preparation is Key

- Charge your phone: Ensure you have enough battery life to complete the recording.
- Clean the lens: Wipe your phone's camera lens for clear footage.
- Choose a well-lit time: Daylight is ideal. If filming at night, ensure adequate lighting.
- Plan your route: Decide on a logical path through your business to avoid backtracking.
- Gather key documents: Have your insurance policy and any existing inventory lists handy.

Bonus Tips for a Top-Notch Video Inventory

- Use a tripod or stabilizer: For smoother footage and to avoid shaky hands.
- Consider a video editing app: To add text overlays or combine multiple clips.
- Update your video inventory regularly: At least once a year or after major changes to your business property.

Lights, Camera, Action: Recording Your Video

- Start with an intro: State your name, business name, date, and the purpose of the video.
- Show the big picture: Begin with wide shots of each area of your business.
- Get up close and personal: Zoom in on individual items, especially valuable ones.
- Capture identifying details: Record serial numbers, model numbers, and any distinguishing marks.
- Don't forget the drawers and cupboards: Open them up to show the contents.
- Narrate as you go: Describe what you're filming for clarity.
- Be thorough but concise: Aim for a comprehensive yet efficient recording.

After the Shoot: Storing & Sharing Your Video

- Upload to a secure location: Cloud storage (like Google Drive, Dropbox) is recommended.
- Label it clearly: Use a descriptive filename (e.g., "[Business Name] Inventory [Date]").
- Share with Prineville Insurance: Provide us with a copy for our records.

Prineville Insurance Your Partner in Protection

We are here to support you through the video inventory process.

Contact us with any questions at (541) 447-6372 or prinevilleins.com