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If disaster strikes your camp, would you be able to recall everything you lost from memory?

The 2016 camp season is upon us and we wish everyone an amazing safe summer! That being said, preparation is invaluable in all things, which includes insurance.

Therefore, we are sharing the cautionary tale from the picture shown here of a camp maintenance building following a fire just days before camp opened last season.

After paying the camp to put up a temporary building and buy everything they needed to perform all the tasks necessary to maintain a first rate facility during the summer, the real challenge began when the camp had to come up with an inventory of all items lost in the fire.

When was the last time you looked carefully inside your maintenance building?

If you did, we suspect you would find decade's worth of various tools, equipment, supplies, stored items, lumber, and pretty much everything but the kitchen sink...or perhaps some old sinks as well!

Replacement cost coverage entitles you for reimbursement for everything the fire destroyed, including old items, with 'like kind and quality.' That means a 30 year table saw can be replaced with a new one. The only problem is how do you prove what was destroyed if your maintenance building looks like this after a fire? Can you tell from this picture what was there before?

The obvious and inexpensive lesson is to be prepared BEFORE a loss! And not just in your maintenance building. As we have advised in the past, take detailed videos of every major building in camp, inside and out, opening all cabinets, closets, drawers and every nook and cranny. Pan the camera slowly so the video can be easily viewed and the items easily identified. Then back it up and keep a copy safely off site or in the cloud (and don't forget to do this in your home as well)!

These videos will be invaluable in settling a claim should this happen to you!

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While you are at it, you should also take good digital photos of all your priceless memorabilia – color war plaques, old photographs, special camper art work and other mementos from the past. No amount of money can replace these but if you have a good digital copy that is as good as you can get.