

Hurricanes

Picture could be worth thousands of dollars

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COASTAL OBSERVER

They say a picture is worth a thousand words, but the kinds of pictures Kristin Lane takes are worth a lot more than that.

The owner of Take A Peek Virtual Tours in Pawleys Island, Lane, 27, uses a digital camera and fish-eye lenses to create 360-degree images. The images give viewers the ability to see a room from all angles, look up or down, and zoom in on specific areas for a closer look.

It gives the impression of standing in the center of a room and being able to turn in a full circle.

Internet users are used to seeing 360-degree imaging used to give virtual tours of real estate properties, hotels, and college campuses, and while Lane's business makes virtual tours for those purposes, Lane is letting people know the technique has another use that's valuable on a much more personal level.

For about a year now, Lane has been working with area insurance companies, the Georgetown County Chamber of Commerce, and other groups to promote the use of 360-degree imaging for home inventoring purposes.

In the event of a fire, hurricane or other disaster that could destroy a home and everything inside, this form of photography is a valuable tool when filing insurance claims.

"When something like that happens and you lose everything, it's devastating," Lane said. "You're not going to be able to remember everything you've put in — the small touches and specific artwork — that may be very valuable."

A virtual tour can save homeowners the burden of trying to remember and list for their insurance company

all that was lost at such an emotionally turbulent time. With a virtual tour, homeowners will be able to see every detail of their homes and belongings, making sure nothing is left out of their claim.

Lane photographs every room, including closets, bathrooms and laundry rooms. She opens up cabinets and drawers, so all possessions are visible. And for smaller, valuable items, such as jewelry, or collections that need to be recorded in more detail, Lane also takes still photos, allowing the homeowner to point out things of particular interest or value.

"With a virtual tour, there's no question to an insurance agent of what you have in your home," Lane said.

Neil Benson of Statewide Insurance Group in Pawleys Island said he often gives Lane's cards to his clients. Her service provides homeowners "a definite advantage" if they ever need to make a claim, he said.

"If you've lost everything, it's such a traumatic experience, you can't recall much of anything," Benson said. "You might recall the couch and the coffee table and the recliner, but you're probably not going to remember the small items without some kind of record."

When a claim is made, an insurance adjuster will typically ask the client to provide a list of everything that was lost and its value, Benson explained. With a virtual tour, there's a visual record of everything, from major furniture items to clothing and bedding.

Benson said he would recommend a virtual tour or similar means of recording one's belongings to "most folks who own a home and even some businesses. It'll make things much easier."

Lane said she has talked



Tanya Ackerman/Coastal Observer

Kristin Lane's company creates virtual tours of homes and businesses.

with several insurance companies about the service and all have been enthusiastic.

Some people do virtual tours using video equipment, but Lane said there are several problems with that. The footage is usually shaky, for example, and the vertical scope isn't the same, so things such as hardwood floors and the ceilings aren't shown.

With 360-degree imaging, a virtual tour is almost as good as being in a room.

Using virtual tours for insurance purposes, however is something that is just catching on. Lane said as far as she knows, her business is the only one in the area offering the service for that purpose.

"It's still sort of a new idea, but I think it'll catch on and we'll start seeing a lot more people doing it soon," she said.

Lane has been doing virtual tours for about two-and-a-half years, she said. She got the idea to use the tours as a record of homes

and their contents from her father, David Lane. He's a builder and has her photograph houses as he constructs them, so he can have a record of what's inside the walls and under the insulation. The records allow him to go back later and locate things, such as outlets, without having to take out large portions of a wall.

The 360-degree images Lane uses are made by setting up a camera in the center of a room and taking two 180-degree still pictures, Lane said. The pictures are then stitched together using computer software, so viewers can pan around the entire room. The tour is copied onto a CD for the homeowner. They receive five copies, which they can keep in a safe location, such as a safety deposit box, or distribute among family members for safekeeping.

As part of the virtual tour package, Lane also includes a kit to help homeowners further the recording process and get better prepared

for a disaster. She includes information forms for clients to record emergency contact data, important information about insurance policies, credit card and financial information, combinations and passwords, and anything else they might need to have on hand if their home is damaged or an evacuation is necessary.

Important documents, such as birth certificates, passports and social security cards can also be kept in the portfolio, so all important information is in one location.

There are also forms to help clients keep a paper record of items shown on the virtual tour, including brand names, purchase dates, cost paid and physical descriptions of items such as family heirlooms.

The form offers tips on what items should be included in the log, so clients don't forget to list valuable items, such as tools, patio furniture or family portraits, that are often overlooked.

Though most family photos usually can't be replaced unless negatives or digital copies have been stored somewhere safe, Lane said homeowners should keep records of when portraits were taken and what the cost was. The photographer will usually be able to produce copies of those.

Another form is included to record items purchased after the virtual tour and clients are encouraged to keep receipts in the portfolio, as well.

She says she takes the extra effort, encouraging clients to be as prepared as possible for disaster, out of a desire to help people.

"That's an absolutely devastating time and I want to try to help them keep it as easy and painless as possible," Lane said.

In the brief time she's been doing virtual tours for insurance purposes, Lane has photographed five homes, but said she has received a number of inquiries since the chamber's hurricane awareness seminar in June. Lane was one of the sponsors and set up a booth at the event.

Most of her business still comes from creating virtual tours for marketing purposes, she said.

Take A Peek offers services "from the waterways of Wilmington to the beaches of Charleston," Lane said, but much of her business comes from the Pawleys Island area, which she has called home for 25 years.

The cost of a virtual tour ranges from \$200 to \$800, depending on the size and extensiveness of the home.

Take A Peek's Web site, kdlphotography.com, is undergoing redevelopment and is scheduled to launch later this month.

In the mean time, Lane can be contacted at 359-1230 or klane@kdlphotography.com to schedule an appointment or free consultation.

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