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5 ways to protect new digital gear

By Kim Komando

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You may now have a treasure trove of new digital goodies for 2008. No doubt you're anxious to start using them. But take the time to protect your new gear. Otherwise, they could become a source of frustration.

1. **Contact your insurance agent.** Your homeowner's or renter's insurance should cover your digital gear, but take the time to ensure that your coverage is adequate.

Laptops, cameras, and music players are often used on the go. Ask your agent if the gear is covered when you are using it outside of the house.

Coverage amounts and deductibles are also important. Insurance should cover the full value of your gear: preferably, replacement value versus the cash value when you bought it. Yet keep in mind that your deductible may be higher than the cost of smaller items, and your plan may only cover certain events. Ensure that any loss is covered under your policy. You'll probably pay extra for flood insurance.

2. **Mail in your registration.** Many people overlook product registration, or refuse to do it because they fear that their information can be used for marketing purposes. Take the time to mail in the warranty and register your new gear.

One advantage of completing your product registration is that the company can contact you in the event of a recall. After the battery recalls of the past few years, this should be a no-brainer. While registration won't help you recover something in the event of theft, it will help you prove ownership.

3. **Write down serial numbers.** If your camera or computer were stolen, would you know the serial number? Probably not—unless you wrote it down.

A serial number will help if you report a stolen item. The police can match serial numbers on recovered property. Your insurance agent may also need the serial number for claims.

So make a list of serial numbers and product information, including brands and model numbers. Store the list in your safe-deposit box. You may also want to include photographs.

4. **List your contact information.** Many gadgets let you enter your contact information. Make sure the address and phone number you enter are current. If the gadget is found, it can be returned easily.

You can also create a Read Me file containing your contact information. Put it on memory cards for cameras and other gadgets. This assumes, of course, that the person finding the gadget is honest. You can't count on that. So consider buying a product such as [STOP \(Security Tracking of Office Property\) tags](#).

These tags can't be removed without damaging a gadget's case, and further, the tag leaves an indelible mark on the case in the event it is removed. This makes reselling your gadget difficult if not impossible. Another benefit is that STOP can return recovered items to you, for a nominal one-time fee (about \$25) for the service.

5. **Secure your laptop.** You've probably installed anti-spyware and antivirus software. You should also think about physical theft. Protect your data with encryption software which prevents thieves from accessing sensitive data on the stolen laptop.