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## Protecting Your Home During A Showing

COUNTING HOUSE |

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How you and your agent should prepare ahead of time to keep art, jewelry and other valuables safe

A few years ago, homes for sale in the Harrisburg, Pa., area were targeted by a rash of thefts during open houses, according to local real-estate broker Jordan Piscioneri, of Century 21 Realty Services. Two individuals would arrive, and one would distract the listing agent while the other searched for medications to steal.

“Home sellers put themselves in a vulnerable position when they list a house,” said Piscioneri, who now employs a “buddy system” to supervise open houses.

Sellers of luxury homes often have art on the walls, valuable wines in the cellar and expensive jewelry in dresser drawers. A pricey vase on a table can be easily knocked over. Prescription drugs like opioids stashed away in a cabinet can be valuable when sold on the black market. And, at an open house or showing, potential buyers expect to look inside a home’s closets and explore the space.

For example, it isn’t uncommon for rare wines or spirits to be, well, spirited away by prospective buyers—or those posing as buyers, said Diane Delaney, executive director of the Private Risk Management Association. “A bottle or two can easily get swiped because they often fit within a visitor’s tote bag,” she said.

So what happens if something is damaged—or stolen—during a showing or open house? And how can you prevent that from happening?

For starters, every seller should remove valuables, medications and firearms from the home before opening it to the public, said Piscioneri, who routinely arrives 15 to 20 minutes before a showing to scan for pieces that need to be

secured. Melissa Scheffler, president of Chubb's Personal Risk Services, recommends sellers move valuables to off-site storage during the listing period.

Most listing agents use electronic lockboxes, which allow other agents to enter the home with the help of their smartphones. Those systems record the date and time of entry, as well as the identity of the agent opening the lockbox. That way, if there's an issue, it is easier to track down who was in the home at the time. Some agents forgo a lockbox and always attend showings.

Interior cameras also allow sellers to keep an eye on things and can act as a deterrent. Piscioneri said his firm reminds potential buyers it is likely the seller has video security.

Despite precautions, there is always the possibility for human error. About six years ago, Jackson Keddell, of Douglas Elliman, was part of a team listing a \$12 million condo in Miami Beach, Fla. A few days after a showing, the building's security noticed a sliding glass door was open and, knowing the residents were out of town, notified an emergency contact. The last person who was in the condo was Keddell's colleague, who mistakenly left the door open.

The brokerage team got lucky: A piece of art by Andy Warhol which had previously been hanging on a wall—under an air-conditioning vent that was dripping due to condensation—had been relocated to another of the owner's homes a few weeks prior.

Keddell's team now uses postshowing checklists.

In the event of an insurance claim due to loss or damage, Scheffler said, no two claims are alike.

Typically, however, if jewelry goes missing or a statue is broken, the seller's homeowners policy with personal-contents coverage, or valuable-articles policy, will pay the claim. The insurance company also may seek reimbursement from a party responsible for the damage or loss, such as the real-estate agent, Scheffler said.

Here are ways to protect your home.

### **Use the buddy system**

For large homes in particular, or those with multiple stories, more than one agent should be present for open houses. That way, one person can check-in prospective buyers at the door, while the other supervises tours through the house. A single listing agent "cannot be everywhere at all times during an open house," Piscioneri said. His team also avoids overlapping showings.

### **Take care with photographs**

Avoid publishing photos in listing materials or online that include valuable art or collectibles. Create an inventory of valuables and where they are located in the home to quickly identify whether an item is missing after a showing.

### **Don't forget about the wine**

If you have important vintages, make sure your wine cellar is locked, or move bottles off-site to a temperature- and humidity-controlled facility.

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