



PERSONAL PROPERTY PRIMER

 **ADJUSTERS INTERNATIONAL**
MATRIX BUSINESS CONSULTING
The right way to settle claims®

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Taking the First Steps in Contents Recovery

This primer is not for everyone. It is for those clients who are anxious to participate early and expressively in their recovery. Feel free to read it, use it, or throw it away. Regardless, we can assure you the best recovery possible. You decide the level of support we provide during this process. We can work side-by-side with you through each and every detailed step. Or . . . if you want to get started today . . . get a pencil and read on.

This booklet is to help you help us in evaluating your personal property loss. It can save you time trying to determine what you have lost.

If at any time you have a question about how we are developing your inventory or any questions about the adjustment, call or email your adjuster!

You have just had a major loss!

And most likely this might be your first experience with an insurance company. This booklet has been designed to help you help us with your claim. To present your claim, your policy provides that you must do certain things. One of these is to list the damaged or destroyed property. Our job is to make this process as easy as possible for you.

In this package, you will find:

- First Steps/Small Goals Task Sheet
- Useful Information in Preparing Your Inventory!
 - Where to Begin on Total Loss Or Out of Sight Items?
 - Areas of Caution!
- For Out of Sight Losses
- Sample Page of Available Templates
- Sample Diagram
- What To Do After You Have Replaced An Item On Your Inventory
- Personal Information
- Store Reference Sheets



First Steps / Small Goals

Please answer the questions on the perforated sheets that are at the end of this booklet labeled “Personal Information and Store Reference Sheets” to the best of your ability; detach and return them to your inventory specialist. If your inventory specialist has given you any templates to complete, indicate, to the best of your ability, the number of each item that you had. If you did not have a certain item, simply leave it blank. Do not worry about cost, as we will handle that. However, it is very important that you do give an estimated age in the appropriate column of each sheet. We understand you may not remember the exact month or even the year of purchase. Try to recall to the best of your ability the approximate age. If you can only recall a range (i.e. 3 to 4 years age or between 1985 and 1987) then put down the range.

These are basic sheets we will build upon during our sit down meetings that will give us strong building blocks. The majority of the rooms in your home will be reconstructed together. By filling out these sheets and getting started on your small goals, we can have a solid head start.

Useful Information in Preparing Your Inventory

Where to Begin on Total Loss or Out of Sight Items

While we can do most of the evaluation work on out of sight items, we must rely on you to provide the basic information. Although this looks like an insurmountable project, it isn't.

Make a list one room at a time. Try to visualize each wall, what was on it or against it. A sketch will sometimes help and we have provided a sample for you. Then visualize each item on the wall. What was on or in it? If there were drawers in an item, visualize each drawer and its contents. When done with one item, move to the next.

Although everything must be listed, it is okay to lump certain items together, i.e.

1. undergarments
2. clothing of similar type
3. linens
4. kitchen utensils of similar type
5. books by paperback, hardcover, decorator books, classics
6. records, CD's, VHS or VCR
7. toys and games



Any single item in any category that is expensive should be listed separately.

A good rule of thumb is that items worth more than \$25.00 should be listed separately. Always be sure to list quantities if you lump items together.

Areas of Caution!

Insurance companies will look for “Red Flags” on an inventory. It is not that they shouldn’t exist; it is important that they can be explained.

1. A large total value of purchases in a given year. Your insurance company may ask for financial records to support the disposable income to make these purchases. This is sometimes an error because you are not careful in determining the age of the items. (i.e. too many items in one year) When our inventory is done we will provide you a list of purchases by year to be sure those ages are accurate.
2. Major purchases in a given year. Again the same evaluation as above will be conducted.
3. Unusual or possibly overvalued items. This can be a result of not accurately remembering the original cost or by using another item of similar type that may have a higher value than yours (i.e. you owned an average Hewlett Packard computer and used the price of a high end Sony VAIO as its value). Just remember to be as accurate as possible. Or maybe your house contains middle of the road electronic equipment and you inadvertently use the price of a state of the art Bang & Olufsen Home Theater Receiver for \$8,000 thinking it was similar. The insurance company will most likely ask for the original purchase receipt or a duplicate, cancelled check or other verifiable support for this item. If the listing is accurate there will be no problem.
4. Large quantities of individual items. If your out of sight loss contained any unusual amount of one type of item; (i.e. 5,000 CDs) your insurance company will scrutinize these items closely and may look for specific verification of purchases.

Remember: Be as accurate as possible on the quantity, age and cost as you can. If you purchased something for a small amount of money and the replacement amount is large, be sure to identify that item so we can explain the cost. If your policy has replacement cost you are entitled to the new cost even if you purchased the item used or it was a gift.

And finally if you have any questions, which we’re sure you will, call us! We’re there to help!

Always remember: no item is insignificant!



For Out Of Sight Losses

We have developed various templates which list numerous different types of property that may be in a specific room. These templates are very helpful in recreating the contents of these out of sight room losses. Please discuss this with your Inventory Specialist and she will provide you the templates you need and explain how they are used. (see sample Kitchen Template)

<u>DATE</u>	<u>TEMPLATE</u>	<u>ISSUED</u>	<u>RETURNED</u>
	Kitchen		
	Holiday Decorations		
	Men's Clothing		
	Women's Clothing		
	Boy's Clothing		
	Girl's Clothing		
	Memory Book		
	Garage/Tools		
	Personal Care Items		

Should you have any questions, please contact your Adjuster or Inventory Specialist.



Item #	Location/Description	Where Purchased/Reference	Age (Years) Estimated	Quantity		Deprec. Actual Cash Value Est.	
				Total		\$	
	<u>Kitchen/Pantry</u>						
	1 gal canning jars			0.00			
	Airbake cookie sheet 11"x18"			0.00			
	Airbake cookie sheet 18"x24"			0.00			
	Airbake cookie sheet 9" x12"			0.00			
	Angel Food Cake pan removable bottom			0.00			
	Aprons			0.00			
	Assorted tupperware			0.00			
	Baking sheet (large)			0.00			
	Baster			0.00			
	Basting brush			0.00			
	Beverage glasses			0.00			
	Binder cookbooks			0.00			
	Blender Oster			0.00			
	Blue cut glass vase 12"			0.00			
	Boning knife (~6")			0.00			
	Bottle w/ ball top sealer			0.00			
	Bread Knife			0.00			
	Bread Machine			0.00			
	Brita water filter pitcher			0.00			
	Broom			0.00			
	Bundt cake pan copper			0.00			
	Butcher knife (10")			0.00			
	Butcher knife (6")			0.00			
	Cake cooling rack (large round)			0.00			
	Cake Pan - Dinosaur Shaped			0.00			
	Cake Pan - Flower Shaped			0.00			
	Cake Pan - Heart Shaped			0.00			
	Cake pan 10" round			0.00			
	Cake pan 10" round w/ removable bottom			0.00			
	Cake pan 8" round			0.00			



Item #	Location/Description	Where Purchased/Reference	Age (Years) Estimated	Quantity		Deprec. Actual Cash Value Est.	
				Total	\$	\$	Value Est.
	Cake pan 9" pyrex			0.00			
	Cake pan 9" round			0.00			
	Cake pan 9" round w/ removable bottom			0.00			
	Cake pan 9" square			0.00			
	Cake server			0.00			
	Cake stand glass			0.00			
	Calico service for 12 full with pieces, see replacements			0.00			
	Candy dishes			0.00			
	Canister set ceramic			0.00			
	Canister set glass with wood tops (3)			0.00			
	Canister set plastic			0.00			
	Cantilever glass jar - 1/2gal			0.00			
	Cantilever glass jar - 1gal			0.00			
	Cantilever glass jar - 1qt			0.00			
	Carmel everyday china for 8 full			0.00			
	Carrot peeler			0.00			
	Cast iron dutch oven (Lodge)			0.00			
	Ceramic canister set 4 piece copper			0.00			
	Ceramic cookie jar			0.00			
	Ceramic knife sharpener			0.00			
	Ceramic Water Cooler w/ wood stand Arrowhead			0.00			
	Champagne bottle stop (Williams-Sonoma)			0.00			
	Champagne glasses			0.00			
	Cheese board marble			0.00			
	Cheese board wood rotating marble center/drawer w/knives			0.00			
	Cheese cloth			0.00			
	Cheese grater/shredder (stainless steel)			0.00			
	Cheese knives with porcelain handles			0.00			
	Cheese slicer			0.00			
	Cheese slicer			0.00			
	Church key can opener			0.00			
	Cleaver, 8"			0.00			
	Cloths, dish			0.00			



Item #	Location/Description	Where Purchased/Reference	Age (Years) Estimated	Quantity		Deprec. Actual Cash Value Est.	
				Total		\$	
	Coffee Grinder - electric (used for coffee)			0.00			
	Coffee Grinder - electric (used for spices)			0.00			
	Coffee Grinder - hand			0.00			
	Coffee mug (set of 8) makasa			0.00			
	Coffee mug assortd			0.00			
	Coffee mugs, decorative (various styles)			0.00			
	Coffee/ Cappachino machine Krups			0.00			
	Colander 12" stainless steel			0.00			
	Colander plastic			0.00			
	Coleman 6pack cooler			0.00			
	Cookie cooling rack (large rectangular)			0.00			
	Cookie cutter - cow shape			0.00			
	Cookie cutter - set of Dianosaur SS			0.00			
	Cookie cutters - stainless steel			0.00			
	Cookie cutters plastic			0.00			
	Cookie stamps			0.00			
	Cooking timer			0.00			
	Copper ibrik			0.00			
	Corkscrew			0.00			
	Corkscrew air			0.00			
	Corkscrew rabbit ears			0.00			
	Corn cob holders			0.00			
	Corn cob holders (porcelain cobs) 1 set			0.00			
	Corning chili bowl (6")			0.00			
	Corning soufflé dish (6")			0.00			
	Corningware 12"x12" casserole			0.00			
	Corningware 6"x6" square casserole			0.00			
	Corningware 8x8" casserole			0.00			
	Corningware oval 9" casserole			0.00			
	Covered casserole dish, 6qt stoneware			0.00			
	Covered casserole pan, 4qt aluminum			0.00			
	Creamer			0.00			
	Crock pot Rival large			0.00			



Item #	Location/Description	Where Purchased/Reference	Age (Years) Estimated	Quantity		Deprec. Actual Cash Value Est.	
				Total	\$		
	Culinary knife block TYPE AND NUMBER IN SET?			0.00			
	Cusaine Art food processor			0.00			
	Cutting board large plastic			0.00			
	Cutting board large wood			0.00			
	Cutting board medium plastic			0.00			
	Cutting board medium wood			0.00			
	Cutting board small plastic			0.00			
	Cutting board small wood			0.00			
	Decorative pint Mason jars			0.00			
	Deep fryer electric			0.00			
	Desesrt bowls			0.00			
	Dish drainer			0.00			
	Dish rack			0.00			
	Dish strainer w/ drain board			0.00			
	Divided platter			0.00			
	Dome food cover netted			0.00			
	Donut pan			0.00			
	Double boiler (aluminum) 1.5qt			0.00			
	Double boiler (Revereware) 3qt			0.00			
	Dust pan and brush			0.00			
	Electric knife black and decker			0.00			
	Electric sandwich maker			0.00			
	Electric Waffle Maker			0.00			
	enameled covered casserole dish w/ lid			0.00			
	Everyday china for eight			0.00			
	filet knife (~8")			0.00			
	Fine china			0.00			
	Fire Extinguisher			0.00			
	Fish spatula			0.00			
	Flashlight			0.00			
	Flashlight Mag light			0.00			
	Flatware set for eight			0.00			
	Flour sifters			0.00			



Item #	Location/Description	Where Purchased/Reference	Age (Years) Estimated	Quantity		Deprec. Actual Cash Value Est.	
				Total	\$	\$	Value Est.
	Fondue pot electric			0.00			
	Fondue Pot w/ 8 forks			0.00			
	Free-standing storage (9 drawers) - wood			0.00			
	French press			0.00			
	frying pan, 12" w/ lid, stainless steel w/ copper clad bottom			0.00			
	funnel - 2" plastic			0.00			
	funnel - 4" plastic canning			0.00			
	garlic press			0.00			
	German beer steins			0.00			
	grain grinder			0.00			
	gravy boat			0.00			
	griddle - cast aluminum			0.00			
	griddle - teflon coated aluminum			0.00			
	Grill pan			0.00			
	Hand held mixer - Sunbeam			0.00			
	Hand Made plates?			0.00			
	Hard cover cookbooks			0.00			
	Henckle knife set 13 piece			0.00			
	Holiday china			0.00			
	honey spoon (wood)			0.00			
	Hors De Vours Platter			0.00			
	hot pads			0.00			
	Ice cream machine			0.00			
	Ice cream machine small			0.00			
	ice cream scoop			0.00			
	Inferred cooking dome			0.00			
	Inlaid laminated checkerboard lazy susan cutting board			0.00			
	instant read meat thermometer			0.00			
	Insulated lunchboxes			0.00			
	Jar Opener			0.00			
	Jello mold holiday set			0.00			
	Juicer electric			0.00			
	Juice glasses			0.00			



Item #	Location/Description	Where Purchased/Reference	Age (Years) Estimated	Quantity		Deprec. Actual Cash Value Est.	
				Total	\$	\$	Value Est.
	Juicer manual			0.00			
	kim chi jar filled w/ coins			0.00			
	Kitchen Aid Mixer with accessories			0.00			
	Kitchen Clock			0.00			
	Knife block set			0.00			
	Knife caddy (mounted under counter)			0.00			
	Knife carving set			0.00			
	Knife Steel			0.00			
	La Press with cutting attachments			0.00			
	ladle (large plastic)			0.00			
	Ladle (large stainless steel)			0.00			
	Large brass mortar and pestle			0.00			
	Large grooved cutting board 1'x1.5'			0.00			
	Large plastic cutting board			0.00			
	Large poly laminated cutting board			0.00			
	Large slotted spoon			0.00			
	Large spoon			0.00			
	lazy susan			0.00			
	Lemon and lime squeezer			0.00			
	lemon reamer (wooden)			0.00			
	lemon zester			0.00			
	Liquer smoky glass Chech set for 8			0.00			
	loaf pan (large)			0.00			
	loaf pan (Ruth's decorative)			0.00			
	loaf pan (small)			0.00			
	Long stone bread warmer stone			0.00			
	Lunch box kid thermos			0.00			
	Makasa batter bowl with handle			0.00			
	measuring cup set (stainless steel)			0.00			
	measuring cup set plastic			0.00			
	measuring spoon set (aluminum)			0.00			
	measuring spoon set (plastic)			0.00			
	measuring spoon set (stainless steel)			0.00			



Item #	Location/Description	Where Purchased/Reference	Age (Years) Estimated	Quantity		Deprec. Actual Cash Value Est.	
				Total	\$		
	meat fork, stainless steel w/ wood handle			0.00			
	meat grinder			0.00			
	Meat thermometer			0.00			
	Meat thermometer			0.00			
	Medium poly laminated cutting board			0.00			
	Melon baller			0.00			
	Mexican chocolate stirrer			0.00			
	Milk steamer			0.00			
	mixing bowl set, ceramic			0.00			
	mixing bowl set, stainless steel (3)			0.00			
	mixing bowl set, stainless steel (5)			0.00			
	mortar and pestle, ceramic, 4" diameter			0.00			
	Mr Coffee ten cup coffee maker			0.00			
	Mr. Coffee 4 cup, programmable glass carafe			0.00			
	Muffin Tin - 12 mini muffins			0.00			
	Muffin Tin - 12 regular size muffins			0.00			
	Muffin Tin -muffin top			0.00			
	Muffin tins			0.00			
	Napkin holder			0.00			
	Nutmeg grater			0.00			
	omelet pan, 10" non-stick			0.00			
	omelet pan, 8" non-stick			0.00			
	Onion soup bowls			0.00			
	Oster blender 12 speed			0.00			
	oven mitts			0.00			
	Oven thermometer			0.00			
	Paperback cookbooks			0.00			
	Parchment paper			0.00			
	paring knives			0.00			
	Passport			0.00			
	Pasta machine w/ motor SS			0.00			
	Pasta serving bowl			0.00			
	pastry blender			0.00			



Item #	Location/Description	Where Purchased/Reference	Age (Years) Estimated	Quantity		Deprec. Actual Cash Value Est.	
				Total	\$		
	pastry brushes			0.00			
	Pate knife set			0.00			
	Pepper grinder - acrylic 6"			0.00			
	phone cordless or wall			0.00			
	Picnic basket			0.00			
	Pie palte ceramic Longenberger			0.00			
	Pie plate glass without handle			0.00			
	Pie Plate heart shaped craft show			0.00			
	Pie plate metal			0.00			
	pitcher, glass (2qt) with glass stirring stick			0.00			
	pitcher, plastic (2qt)			0.00			
	Pizza cutter			0.00			
	Pizza stone			0.00			
	Pizza stone			0.00			
	Plastic cheese boards			0.00			
	Plastic chili bowls			0.00			
	Plastic colander			0.00			
	Platters ceramic			0.00			
	Popcorn machine			0.00			
	Portugese cork and tile trivets			0.00			
	postage stamps (\$0.37 books)			0.00			
	Pot and pan set - TYPE? NUMBER IN SET?			0.00			
	Potato masher			0.00			
	Pots and Pans set			0.00			
	poultry shears			0.00			
	poultry skewers (stainless) 1 set			0.00			
	Pringles Potato Chip Holders			0.00			
	Proctor Silex 4 slice toaster wide slice			0.00			
	pudgey pie maker			0.00			
	Punch bowl and glasses			0.00			
	Pyrex casserole dish (9x13)			0.00			
	Pyrex casserole dish (9x9)			0.00			
	Pyrex custard cups - large			0.00			



Item #	Location/Description	Where Purchased/Reference	Age (Years) Estimated	Quantity		Deprec. Actual Cash Value Est.	
				Total	\$	\$	Value Est.
	Pyrex custard cups - small			0.00			
	Pyrex measuring cup - 1cup			0.00			
	Pyrex measuring cup - 2cup			0.00			
	Pyrex measuring cup - 4cup			0.00			
	Pyrex mixing bowls set			0.00			
	Pyrex pie plates - 9"			0.00			
	Pyrex ss mixing bowl set			0.00			
	Pyrex storage bowl set			0.00			
	quirl (wood)			0.00			
	Rabbit ear screw pull			0.00			
	Red wine glasses			0.00			
	Refrigerator Kenmore side by side white Ice and Water			0.00			
	Rolling butcher block cart			0.00			
	Rolling pin			0.00			
	rolling pin ceramic			0.00			
	Rolling pin wood			0.00			
	Rotisserie (36")			0.00			
	Rubber stopper for wine			0.00			
	Salad bowl			0.00			
	Salad server set			0.00			
	salad spinner (Oxo Good Grips)			0.00			
	Salt & Pepper shaker			0.00			
	Salt and pepper mill			0.00			
	saucepan w/ lid, 1.5qt stainless steel w/ copper clad bottom			0.00			
	saucepan w/ lid, 2.5qt stainless steel w/ copper clad bottom			0.00			
	saucepan w/ lid, 4.5qt stainless steel w/ copper clad bottom			0.00			
	sauté pan w/ lid, 3qt			0.00			
	sautés, w/ lid - 14" stainless steel w/ copper clad bottom			0.00			
	Scientific calculator			0.00			
	screen sieve 10" stainless steel			0.00			
	screen sieve 3" plastic			0.00			
	screen sieve 6" stainless steel			0.00			
	Seal a meal machine			0.00			



Item #	Location/Description	Where Purchased/Reference	Age (Years) Estimated	Quantity		Deprec. Actual Cash Value Est.	
				Total	\$	\$	Value Est.
	Serving bowls			0.00			
	Serving platter - glass			0.00			
	Serving platter - rectangle, white ceramic			0.00			
	Serving trays crystal			0.00			
	Serving trays glass			0.00			
	Serving trays metal			0.00			
	Serving trays silver			0.00			
	Serving trays sterling			0.00			
	Serving trays wood			0.00			
	Set of margirtia glasses plastic			0.00			
	Set of nutcrackers with picks			0.00			
	Set of plastic high ball plastic			0.00			
	Set of plastic wine glasses			0.00			
	Set of stainless steel mixing bowls			0.00			
	sharpening steel			0.00			
	Sharpeing steel			0.00			
	Sippy cups			0.00			
	slicing knife (6")			0.00			
	Small plastic cutting board			0.00			
	Small poly laminated cutting board			0.00			
	Snow cone maker			0.00			
	Solid wood art deco cutting board large			0.00			
	spaghetti hook			0.00			
	Spanish ceramic dipping dishes and wine carafe			0.00			
	spatula - rubber w/ plastic handle			0.00			
	spatula - silicon w/ metal handle			0.00			
	spatula - silicon w/ wood handle			0.00			
	splatter screen			0.00			
	SS colander			0.00			
	SS steak knives			0.00			
	Stainless Steel Coffee Scoop			0.00			
	Steak knife set			0.00			
	steak knives			0.00			



Item #	Location/Description	Where Purchased/Reference	Age (Years) Estimated	Quantity		Deprec. Actual Cash Value Est.	
				Total	\$	\$	Value Est.
	steamer basket (stainless steel)			0.00			
	step ladder - metal			0.00			
	Sterling silver flatware			0.00			
	stick blender Braun			0.00			
	Stock pot			0.00			
	stockpot w/ strainer (16qt) (stainless steel)			0.00			
	Stoneware china			0.00			
	sugar bowl (white ceramic)			0.00			
	sugar jar			0.00			
	Swifter wet			0.00			
	Tamalia (20qt) (stainless steel w/copperclad bottom)			0.00			
	Tea Kettle			0.00			
	teak serving tray w/ legs			0.00			
	thermometer (alcohol)			0.00			
	thermometer (electronic)			0.00			
	Thermos (stainless steel) (~12 cup)			0.00			
	Thermos large SS			0.00			
	Toaster			0.00			
	Toaster four slice			0.00			
	Toaster Oven Black and Decker			0.00			
	Toaster two slice			0.00			
	tongs, 12" stainless steel			0.00			
	tongs, 12" stainless steel wood handle			0.00			
	tongs, 4" aluminum			0.00			
	Tortilla warmer			0.00			
	towels, kitchen			0.00			
	trash can (kitchen - 12gal)			0.00			
	Travel mugs stainless and rubber			0.00			
	Triple Beam Balance			0.00			
	Tupperware rectangular marinading			0.00			
	Tupperware storage bowl			0.00			
	vacuum pump for wine			0.00			
	Vintage apron full 1940's			0.00			



What To Do After You Have Replaced An Item On Your Inventory

As you know, with your assistance, we will complete a detailed inventory of your loss. This will be sent to your insurance carrier with values for the Actual Cash Value (used value) and the Replacement Cost Value (new value). Their payment will typically be based on the Actual Cash Value. To collect the Replacement Cost Value you have to replace the items. The difference between the Replacement Cost and the Actual Cash Value is known as the holdback amount or the FRC (Full Replacement Cost) holdback. You can collect up to the agreed Replacement Cost of the item as listed on the inventory. We will spend considerable time with you and our sources to determine the best Replacement Cost Value. However, if you find that the value on the inventory is significantly higher when you go to replace it please let us know and we will attempt to revise the amounts with the carrier.

To collect the holdback amount you need to prove that you have replaced the item. Most carriers require you to present a paid receipt to collect this amount. We have found that the best way to do this is for you to place the number of the item on the inventory on the receipt. As an example we have included (see attached) a sample inventory with items replaced to assist you. In this example more than one item was replaced with one purchase. The number of the item was placed next to the cost on the invoice. In this example, books were purchased at Borders. In the inventory there were two areas for books; one in the kitchen (Cookbooks item #1448) and the other in the children's bedroom. (Children's books item #145) After the item was identified on the invoice it was given to us and we added it to the original inventory and submitted a claim for the difference between the ACV (\$1.94 per book) and the replacement value originally agreed to (\$19.40) Note in this example only two books were claimed but 45 lost. The insured is still replacing items and will be making claim for more cookbooks as she replaces them. In the other example attached, a video camera, bag and tripod were all purchased at one time. They correspond to item numbers on the inventory as #100, #104 & #110. The replacement was a Sony video camera, however, on the inventory the lost camera was Item #100 a Panasonic camera and still qualifies. The replacement does not have to be the exact model, make or style but simply of like kind. (ie. a camera for a camera)

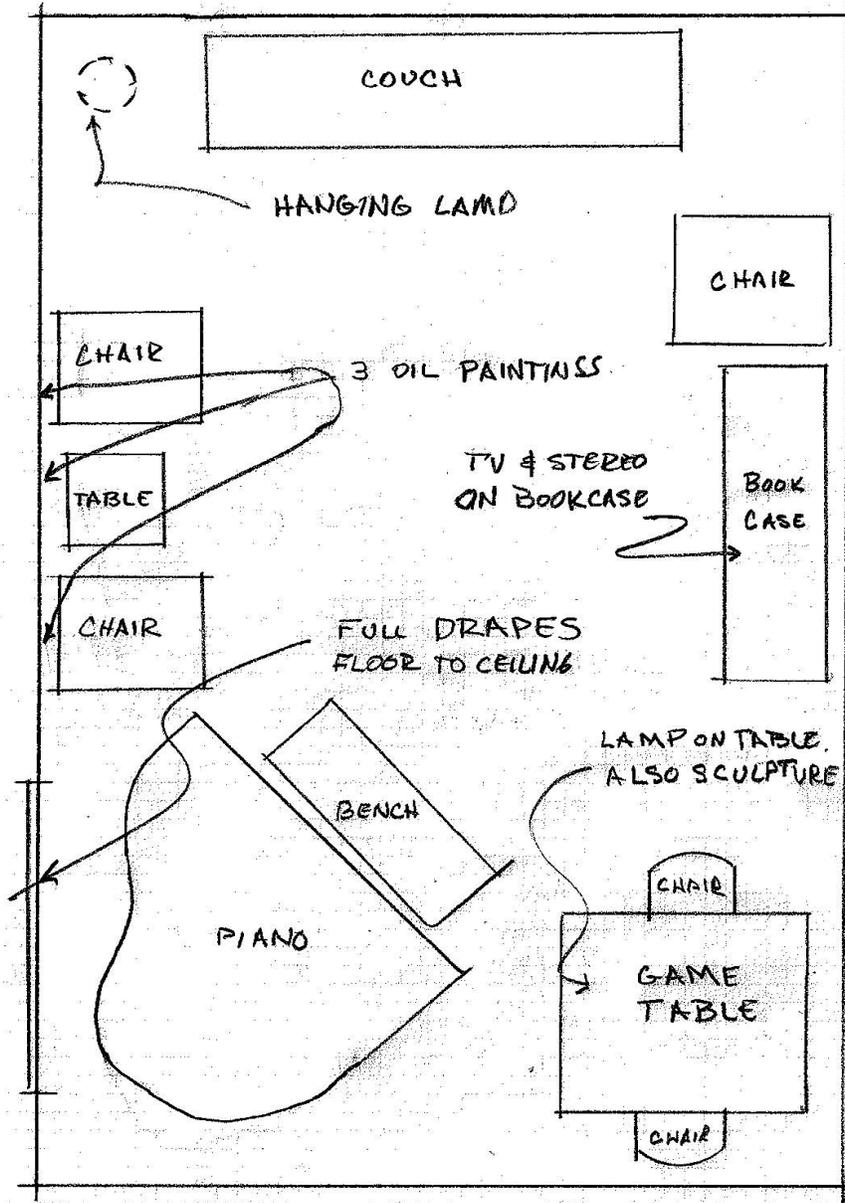
To facilitate presenting this holdback claim to the carrier we suggest that you use an accordion folder with slots in it that we can supply you. Number the slots from 1-100; 101-200; 201-300 etc. Then when you get the receipt, number it and place it in the appropriate slot. Then mark the inventory item off on your copy of the inventory. If there are multiple items included in one inventory number (ie. #132 – 24 men's shirts) mark off the number replaced. You will have more than one receipt with the #132 on it.



Most carriers require you to replace a like kind item for a like kind item. As in the example above the replacement was a Sony video camera for the Panasonic video camera. While it may have cost more; the amount that the carrier would pay would be the agreed cost of a Panasonic video camera. Most carriers would also agree to allow you to purchase a big screen TV for a small screen TV; again limiting your replacement collection amount to the cost of the small screen TV. You can also do the reverse by replacing a big screen TV with a small screen TV, however in this case the most they will pay will be the lesser of the Actual Cash Value or the amount you spend. In this example there would probably be no payment since the Actual Cash Value of the big screen is most likely more than the Replacement Cost of the small screen. Some carriers will not allow you to group two or three TV's together to get to the cost of the big screen. If you plan on doing this we will need to check with your carrier. Also most carriers will not allow you to replace a couch for a TV. As a rule of thumb you can replace items of similar use with those of similar use. If you have any questions in this area, please call us.

Keep in mind that the above represents the position taken by most carriers. Every carrier is different, some being more liberal than others in the application of policy requirements. The above commentary reflects the most restrictive interpretation. Be sure to confer with your adjuster regarding the specific requirements of your insurance carrier.

We suggest that we submit periodic replacement claims, usually every few months or when the amount of the holdback claim is significant. We look forward to working with you to the conclusion of your replacement cost claim. Again if you have any questions please call.





Electronic Journal

11/15/2005

***** START RECEIPT *****
1 'Sony \$75 Value By Mail with purchase of any Sony DVD Camcorder 75
1 Rebate Receipts Printed
WELCOME TO BEST BUY #364
CITRUS HEIGHTS, CA 95610
(916)725-1455

Keep your receipt!

Val #: 1484-7022-7696-4691

0364 065 6959 11/15/05 19:42 0454657

SALE

6983366 DCRDVD403 999.99
SONY DCRDVD403
7302821 620-560BB 53.99
SUNPAK TRAVELLITE TRIPOD
6980804 ACCDVDP 86.99
SONY ACCDVDP ACCY KIT

SUBTOTAL 1,140.97
SALES TAX 7.75 % 88.43
=====

TOTAL 1,229.40

XXXXXXXXXXXX4711 DEBIT 1,229.40
MICHELLE WOHLBERG
APPROVAL 062250
REFERENCE NUMBER: 036406509738

QUALIFYING REBATES SUMMARY:
60627 Sony \$75 Value By 0.00

GIFT PURCHASES MADE NOVEMBER 1 - DECEMBER
24, 2005 QUALIFY FOR AN EXTENDED RETURN
POLICY (EXCLUDES COMPUTERS AND NOTEBOOKS).
SEE STORE FOR FURTHER DETAILS.

BEST BUY IS PROUD TO SUPPORT
TOYS FOR TOTS AND TOYS FOR TEENS.
DROP OFF A GIFT AT
ANY BEST BUY STORE BY DECEMBER 15.

YOUR CUSTOMER SERVICE PIN IS:
0364 065 6959 111505

<<<< FORM COPY >>>>

WELCOME TO BEST BUY #364
CITRUS HEIGHTS, CA 95610

*Video camera
tripod
camera bag w/ DVD
& battery*

WELCOME TO BEST BUY #364
CITRUS HEIGHTS, CA 95610
(916)725-1455

Keep your receipt!



0364 065 6959 11/15/05 19:42 0454657

REBATE RECEIPT
REPLACED
CAMERA

RECEIPT 1 → 6983366 DCRDVD403 999.99
SONY DCRDVD403
7302821 620-560BB 53.99
SUNPAK TRAVELLITE TRIPOD
6980804 ACCDVDP 86.99
SONY ACCDVDP ACCY KIT

#100

#204

#210

RECEIPT VALID FOR REBATE SUBMISSION
ONLY! PRODUCTS WHICH HAVE THE UPC CODE
REMOVED MAY NOT BE RETURNED FOR A REFUND.



BORDERS

BORDERS
BOOKS AND MUSIC
 2030 DOUGLAS BLVD
 ROSEVILLE CA 95661
 (916) 784-1088

STORE: 0130 REG: 01/01 TRAN#: 5120
 SALE 06/13/2005 EMP: 0212

PUZ STAR WARS 100 PIECE 3.99 *HARD BACK*
 7907405 SL T
 ON MY HONOR 145 4.99
 0309828 QP T
 LITTLE BIG BK DISNEY FAMILY CL 24.95
 7612258 CL T 144
 KIDS BAKING 19.95
 7294892 CL T 1448
 BETTY CROCKERS PICTURE CKBK 29.95
 5352142 CL T 1448
 CHICKEN SOUP FOR PRETEEN SOUL 12.95 *HARD BACK*
 6300823 QP T 145

*REPLACED
 COOK BOOKS
 2 of 45
 RECEIPT 2*

Subtotal 96.78
 CALIFORNIA 7.25 7.02
 6 Items Total 103.80
 GIFT CARD 25.00
 ACCT # /S XXXXXXXXXXXXX2515
 AUTH: 349514
 ACCOUNT BALANCE: .00
 VISA 78.80
 ACCT # /S XXXXXXXXXXXXX4711
 AUTH: 049506
 NAME: MICHELLE WOHLBERG

CUSTOMER COPY

06/13/2005 01:40PM

WE HOPE YOU HAD A
 HIGHLY SATISFYING
 SHOPPING EXPERIENCE!
 If not, please contact Raven Gillis,
 our General Manager, at the number ab

CD'S

Barnes & Noble Bookseller
 6111 Sunrise Blvd.
 Citrus Heights, CA 95610
 916-853-1511
 10-08-05 1665 R008

BARNES & NOBLE MEMBER EXP: 07-31-06

Got lucky #446 11.99 *CD'S*
 10.99 - 1.00
 10.99 - 1.70

SALE TOTAL 26.96
 SALES TAX 2.09
 29.07
 AMOUNT TENDERED
 DEBIT CARD 29.07
 CARD #: *****8376
 AMOUNT 29.07

MEMBER SAVINGS 3.00

TOTAL PAYMENT 29.07
 Thank you for Shopping at
 Barnes & Noble Bookseillers
 #232737 10-08-05 06:25P JesseT

You as the customer agree to pay the
 above amount.
 Thank you and come again!



RECEIPT 1
CAMERA

89	Handover manual for court mar	1	29.95	29.95	\$14.98
90	Handover detector in the light sh	1	18.95	18.95	\$17.88
91	Handover early european history	1	18.95	18.95	\$14.98
92	Handover california the new soc	1	19.95	19.95	\$14.98
93	Handover black family and slave	1	29.95	29.95	\$22.46
94	Herbert G.erman	1	28.50	28.50	\$15.08
95	Handover dices and plastic tra m	1	19.50	19.50	\$14.63
96	Handover tower of london	1	22.50	22.50	\$18.88
97	Handover peacocks and peoplet	1	22.50	22.50	\$12.58
98	Handover tobisy heavy trout	1	24.00	24.00	\$15.08
99	Handover story of the peasant	1	24.00	24.00	\$13.75
100	Handover the spanish bedroom	1	379.99	379.99	\$303.99
101	PV-1452D serial 21C11460	1	25.00	25.00	\$22.50
102	Small embroidered pillow with fl	1	32.50	32.50	\$27.63
103	15.5" painted lampshade	1	24.95	24.95	\$20.95
104	Lampshade 12"	1	24.95	24.95	\$20.95
105	Total		\$7,477.88	\$5,664.74	
106	Downstairs Bedroom				
107	Matching chenille quilt blanket	1	\$128.00	\$128.00	\$84.50
108	10th sized quilt with case	1	199.00	199.00	\$189.05
109	Small throw pillow queen of shes	1	21.00	21.00	\$15.75
110	Small throw pillow of the same thi	1	21.00	21.00	\$17.85
111	Small throw pillow embroidered H	1	21.00	21.00	\$19.95
112	It doesn't matter if it's not				
113	Chenille couch blanket	1	29.99	29.99	\$25.99
114	White knitted blanket	1	79.00	79.00	\$59.25
115	Chaired lounge chair benchcraft 3	1	895.00	895.00	\$728.75
116	flowers and 28" pillow with flowers				
117	and cylinder pillow matches each				
118	Reds oak with hnd and basket	1	34.00	34.00	\$30.40
119	Footballer	1	3.95	3.95	\$3.75
120	Lampshade 8" lota	2	18.50	37.00	\$35.15
121	Video camera case Kodak	1	19.99	19.99	\$15.99
122	Roboant asph	1	1.99	1.99	\$1.89
123	Total		\$1,661.92	\$1,194.08	
124	Upstairs Bedroom				
125	15 shelf bookcase dark finish oak	1	\$295.00	\$295.00	\$221.25
126	2 Stuffed teddy bears	2	12.99	25.98	\$22.08
127	3 Stuffed animal	1	6.99	6.99	\$7.19
128	4 Stuffed toy	1	8.99	8.99	\$9.09
129	5 Case of Popcycle sticks	1	1.00	1.00	\$0.85
130	6 Tacky glue	1	2.90	2.90	\$2.78
131	7 Pate paint	6	16.95	101.70	\$86.62
132	8 Rubber cement	1	1.29	1.29	\$1.23
133	9 Bacco aluminum	4	4.99	5.96	\$5.35
134	10 Gitter glue	10	1.79	17.90	\$17.01
135	11 Charade made made 3x2 patch	1	1.88	1.88	\$1.80
136	12 Shoe box full of assorted craft	1	50.00	50.00	\$45.00
137	13 Star pins	35	2.50	87.50	\$74.38
138	14 Box of 48 crayons	1	4.99	4.99	\$4.48
139	15 Wooden puzzles	1	14.99	14.99	\$12.74
140	16 Card game book	1	7.99	7.99	\$6.98
141	17 India puzzles	1	9.99	9.99	\$8.49
142	18 Disney guess words game	1	8.95	8.95	\$7.61
143	19 Plottery game	1	25.99	25.99	\$19.49
144	20 Sorry game	1	16.99	16.99	\$13.59
145	21 Guess how much I love you bit	1	9.99	9.99	\$7.49
146	22 Scroggie game	1	13.99	13.99	\$10.49
147	23 Uno game	1	6.99	6.99	\$6.29
148	24 Sorry card reverse game	1	22.99	22.99	\$21.84
149	25 Pack of 48 cards	1	2.99	2.99	\$2.84

\$ 28.45 \$ 379.99 \$ 29.99 \$ 2.32 \$ 24.68 \$ 28.99 \$ 2.32 \$ 32.31 \$ 7.75
 \$ 1,077.49 \$ 409.44 \$ 1,077.49 \$ 77.50 \$ 999.99 \$ 62.24 \$ 0.45 \$ 6.24 \$ 0.19
 \$ 7.83 \$ 0.61



RECEIPT Z
Z BOOKS

QTY	DESCRIPTION	UNIT PRICE	TOTAL PRICE	TAX	DISCOUNT	NET PRICE	PAID
1	Rattan trash baskets	24.00	24.00	10%	2.4	\$21.60	
1	Sony DVD player DVPR1600	139.99	139.99	10%	13.99	\$125.99	
1	Family home movies	1.39	1.39	25%	0.3475	\$1.04	
1	Wall clock	124.50	124.50	50%	62.25	\$62.25	
1	wood cabinet chime 28"x13"				0		
1	Fleece throw	39.00	39.00	5%	1.95	\$37.05	
1	Hand towel	12.00	12.00	5%	0.6	\$11.40	
3	Plenishon games	48.99	149.97	10%	14.99	\$134.97	
1	Paperback book	8.99	8.99	5%	0.4495	\$8.54	
4	Handcover books	22.99	91.96	5%	4.598	\$87.36	
1	Wood 8x16 frame	17.99	17.99	10%	1.799	\$16.19	
1	Wood 8x10 frame	11.99	11.99	10%	1.199	\$10.79	
1	Wood 11x16 frame	15.99	15.99	10%	1.599	\$14.39	
1	Wood 14x14 frame	15.99	15.99	10%	1.599	\$14.39	
1	Wood 2x3 multi frame	7.99	7.99	10%	0.799	\$7.19	
1	Brookstone radio alarm clock CK	29.99	29.99	10%	2.999	\$26.99	
1	Yamaha RXV20 stereo receiver	695.00	695.00	15%	69.25	\$625.75	
1	Upolstered sofa 8'	1,290.00	1,290.00	60%	625	\$665.00	
6	Throw pillows	35.00	210.00	35%	73.5	\$136.50	
1	Chenille throw	39.00	39.00	5%	1.95	\$37.05	
1	Upolstered club chair recliner	619.00	619.00	20%	123.8	\$495.20	
1	Iron on board cover	6.59	6.59	20%	1.318	\$5.27	
1	Small lampshade	18.60	18.60	10%	1.86	\$16.74	
1	Large lampshade	34.60	34.60	40%	13.84	\$20.76	
	Total		\$9,044.13			\$6,535.78	
Back Hall Bath							
1	2.5x4 bath rug	28.00	28.00	10%	2.8	\$25.20	
1	Toilet seat cover	15.00	15.00	5%	0.75	\$14.25	
3	6x10 wood broom frame	35.97	107.91	5%	5.395	\$102.51	
1	Assorted batteries	50.00	50.00	5%	2.5	\$47.50	
1	Hand held plug in night light	3.99	3.99	15%	0.5985	\$3.39	
1	Center cutting iron	19.99	19.99	5%	0.9995	\$18.99	
1	Bath towel	20.00	20.00	10%	2	\$18.00	
1	Hand towel	12.00	12.00	10%	1.2	\$10.80	
1	Framed and matted flower print	75.00	75.00	25%	18.75	\$56.25	
1	Small pottery container	15.00	15.00	10%	1.5	\$13.50	
1	Center iron cut cutting iron	12.99	12.99	15%	1.9485	\$11.04	
1	Revoln hair drier	21.00	21.00	10%	2.1	\$18.90	
1	Set of pants	24.99	24.99	5%	1.2495	\$23.74	
2	Body sponge	4.78	9.56	5%	0.478	\$9.08	
1	Assorted women's makeup kit	200.00	200.00	10%	20	\$180.00	
	Total		\$538.71			\$480.28	
Back Hallway							
1	Hutch cabinet 17x7x50" 3 drawer	1,260.00	1,260.00	20%	252	\$1,008.00	
	Painted white oak top part 4 shelves one drawer				0	\$0.00	
45	Assorted cookbooks 6x9x11	810.00	810.00	50%	405	\$405.00	
Back Hallway							
1	Wood recipe box	12.00	12.00	50%	6	\$6.00	
1	Small wicker wire basket	9.99	9.99	15%	1.4985	\$8.49	
1	Chr crystal vase 9"	78.00	78.00	50%	39	\$39.00	
1	Chr crystal vase 7"	60.00	60.00	50%	30	\$30.00	
	Total		\$1,170.00			\$570.00	

18.00 \$ 1.40 \$ 19.40 \$ 1.84 \$ 21.40 \$ 1.55 \$ 21.40 \$ 17.46 1 of 45
 18.00 \$ 1.40 \$ 19.40 \$ 1.84 \$ 32.27 \$ 2.32 \$ 32.27 \$ 17.46 2 of 45
 18.00 \$ 1.40 \$ 19.40 \$ 1.84 \$
 18.00 \$ 1.40 \$ 19.40 \$ 1.84 \$
 12.00 \$ 0.93 \$ 12.93 \$ 1.29 \$ 14.52 \$ 1.04 \$ 14.52 \$ 1.84



PERSONAL INFORMATION



888.321.5200
info@ai-mbc.com
www.ai-mbc.com

340 E 1st Avenue, #300
Broomfield, CO 80020



Personal information

Please complete, detach and return to your inventory specialist

In order to help us help you it is beneficial to know a bit about you and your family. While we price your claim, the more we know about you allows us to better obtain the prices that reflect the values of the items lost. It is also very helpful in the area of depreciation. The insurance company is going to pay you the used value of the item lost until you replace it. You will then collect the “agreed” replacement value. Depreciation is very dependent on how you acquire, use and maintain your personal property. Please take the time to answer this questionnaire to the best of your ability. If a question does not apply, just mark N/A over the number. If you have any questions call your Greenspan Adjuster or Inventory Specialist.

OK? Ready, Go:

1. How big is your household?

Adults:

Name _____ Age _____ Male [] Female []
Name _____ Age _____ Male [] Female []
Name _____ Age _____ Male [] Female []
Name _____ Age _____ Male [] Female []

Children:

Name _____ Age _____ Male [] Female []
Name _____ Age _____ Male [] Female []
Name _____ Age _____ Male [] Female []
Name _____ Age _____ Male [] Female []
Name _____ Age _____ Male [] Female []

Pets:

Dogs: # _____ Cats # _____ Birds # _____ Other _____

2. Do you have grandchildren that visit you regularly or that may have items they would use in your home? Y [] N []
3. Do any members of your family live elsewhere and have property at your home? Y [] N [] If yes, how many? _____
4. What hobbies or interests do you and your family have?

5. Has your lifestyle change recently?
Retired Y [] N [] When? _____
Occupation? _____
Children left the nest Y [] N [] When? _____
One spouse just returned to work Y [] N [] When? _____
Changed occupation Y [] N [] When? _____
Changed from what to what? _____



Any other changes? _____

- 6. Do you consider yourself/spouse a trendy/style conscious person or are you more comfortable in more traditional/conservative styles?

You Y [] N [] Your Spouse Y [] N []

- 7. On an average how often do you shop for clothes?

Business/Work Clothes [] weekly [] monthly [] every other month [] semi yearly [] yearly

Casual [] weekly [] monthly [] every other month [] semi yearly [] yearly Sport/Exercise [] weekly [] monthly [] every other month [] semi yearly [] yearly

Evening Wear [] weekly [] monthly [] every other month [] semi yearly [] yearly

- 8. Do you have any unique collections (i.e. porcelain dolls, sports cards, salt & pepper shakers)?

[] No [] Yes, what are they? _____

- 9. Did you salvage any photographs of your home or belongings? Or do you have any family/friends living at a different location who may have photos taken inside your home during get-togethers, special occasions or holidays? If so please take a moment to call family or friends and ask them to send copies of those photos to you. Not only will this help you recover some special moments, but the photos will serve as a memory guide when we sit down together to reconstruct your contents.

[] Yes, I have photos [] No, I do not have photos

[] Yes, friends have photos [] No, friends do not have photos

- 10. Have you worked with an interior decorator at any point in furnishing your home? If so, please provide the name(s) and phone number(s).

- 11. Have you had any custom work done for personal property, such as curtains, valances, bedspreads, couch covers, custom furniture built? If so, please provide the name(s) and phone number(s) of the individuals who did the work. (You may use the reverse side if additional space is required.)



12. Have you made any major purchases in the last two years? Appliances? Furniture? Artwork? If so, please list the item(s) and the store(s) where the items were purchased in the space below. If you did make any purchases, are the original invoices or warranty cards available? (You may use the reverse side if additional space is required.)

13. Do you normally purchase your personal belongings with cash, check or credit card? It is important for us to be able to show a certain amount of backup when submitting your personal property list. If you purchase most of your personal property via credit card, please select those cards you utilize for that purpose and contact the credit card companies directly. Explain you had a fire and need to obtain two years worth of copies for insurance purposes. If you purchase primarily through checking, please follow the above steps in obtaining back bank statements. If you purchase primarily through cash, please indicate as many recent large purchases and the stores where purchases were made as you can recall in the space below. Only obtain copies of statements if they are going to show purchases over the last two years. If you have not purchased anything for your home in that period of time, you can forego this step. (You may use the reverse side if additional space is required.)

14. Do you own any artwork, antiques, statuary, rugs or similar fine arts items of significant value? That is, any individual piece worth over \$1,000.00? Is this item scheduled? If so, please obtain a copy of your schedule. If not, please list below when you purchased the item and at what gallery. Please note where that gallery is located and what you originally paid. Please note type of art, size and artist as best you can remember. (You may use the reverse side if additional space is required.)



15. Do you own any jewelry of significant value? That is, any individual piece of jewelry worth over \$1,000.00? Is this item scheduled? If so, please obtain a copy of your schedule. If not, please list the pieces of jewelry with as much information as possible and list the jewelry store where it was purchased. If you have a particular jeweler that you deal with regularly, please list their name and phone number below. (You may use the reverse side if additional space is required.)

16. Do you own any gold or silverware of significant value? That is, any individual piece or set worth over \$1,000.00? Is this item scheduled? If so, please obtain a copy of your schedule. If not, please list the pieces with as much information as possible and list the store where it was purchased. If you have a particular store that you deal with regularly, please list their name and phone number below. (You may use the reverse side if additional space is required.)

17. Do you have any heirlooms or do you have inherited antiques or vintage furniture or valued items from your family? Please list those items. (You may use the reverse side if additional space is required.)

18. To the best of your ability, please list the various rooms in your home. We will be reconstructing your contents room by room and it will be helpful to have an idea of how your home was laid out. If you have a blueprint or a floor plan, a copy would be very helpful. Put this on a blank piece of paper or just list the name of your rooms.



Store Reference Sheet

Please use the following sheets to indicate where you would go to purchase items in the below listed categories. These stores will then be used to determine replacement costs for your lost items. If you made some purchases at stores that are not easily accessible today, such as a furniture purchase in another state, please list a store you feel is comparable.

Men's Clothing:

Women's Clothing:

Teenager/Child Clothing:

Large Appliances:

Small Appliances:

Kitchenware:

Furniture:

Linens (kitchen, bedroom, bath):

Bathroom, Medical & Personal Needs:

Electronics:

Computer Related Property:

Home Office Related Property:

Home Décor (lamps, throw pillows, decorative touches):

Home Improvement:

Musical Instruments:

Sports Related Equipment:



Toys:

DVD's & Music:

Books:

Fine China & Glassware:

Pet Needs:

Tools:

Plants & Décor Trees:

Craft Supplies:

Specialty Stores:

*******PLEASE LIST BELOW ANY ADDITIONAL CATAGORIES AND/OR STORES THAT RELATE SPECIFICALLY TO YOU. List any other stores that you might shop at that may be used as a reference for replacement cost:**