



# PERSONAL PROPERTY PRIMER

 THE GREENSPAN Co./  
ADJUSTERS INTERNATIONAL  
The *right* way to settle claims®

800.248.3888  
info@greenspan-ai.com  
www.greenspan-ai.com

400 Oyster Point Blvd. Ste. 519  
S. San Francisco, CA 94080  
CA DOI Lic. # 2E11301



## Contents Primer

### Taking the First Steps in Contents Recovery

This primer is for those clients who are eager 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 Greenspan Inventory Specialist!

### You have just had a major loss!

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!
- How Item Ages and Conditions Affect Recovery
- 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 sheets at the end of this booklet labeled **“Personal Information”** and **“Store Reference Sheet”** 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 and condition in the appropriate column of each sheet, but more on that later.

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 in the pages that follow.

Next, 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 of similar type and price
2. Clothing of similar type and price
3. Kitchen utensils of similar type
4. Books by paperback, hardcover, decorator books or classics
5. Records, CD's, VHS tapes or DVD's
6. Toys and games of similar type and price

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 CD’s) 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.

Always remember: no item is insignificant!

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

### How Item Ages and Conditions Affect Recovery

As we mentioned briefly before, it is very important that you do give an estimated age and condition for your items. We understand you may not remember the exact month or even the year of purchase. However, try to recall the approximate age to the best of your ability. If you can only recall a range (i.e. 3 to 4 years age or between 1985 and 1987), then put down the range.



But why is the condition of your items just as important? Well, just imagine two sofas purchased on the same day by two different families. One family consists of not only two adults, but also several young children, a dog and a cat, all of whom use their new living room sofa daily. The other family is an older couple with no pets who placed their sofa in their home office where it is used only occasionally. After only a couple of years, it is easy to imagine that one sofa will show considerably more wear than the other, even though the ages of the two sofas are the same.

This is why California mandates that both age and the condition of each item be used as factors in assessing depreciation. Historically, insurance companies have used age as the singular criteria in determining depreciation. Requiring age and condition as factors more realistically reflects the value of an item. Even if you live in another state, we can use this argument to secure larger settlements for our clients.

During the process will work with you to not only establish the age of each item, but its condition as well. To help illustrate, here is a chart of the criteria we will use:

Condition Code	Item Condition	Condition Code Explanation
0	No Depreciation	Fine Jewelry, Fine Arts, Antiques, Collectibles, items priced at Market Value, and Unopened Food, Drugs, Cosmetics, etc.
1	Mint	Pristine/ like new/ immaculate/ Free of any flaws/ In its original container/ Exquisitely maintained/ Little evidence of use/ Special occasions only (such as a wedding dress, etc.)
2	Near Mint	Near new/ Seldom used/ Seldom worn/ Slight evidence of use/ No nicks, scratches or blemishes
3	Excellent	Next to perfect/ Some evidence of use/ May have imperfections/ Used less often/ Some minor scratches or nicks/ Some color change/ Some change in appearance
4	Very Good	Very few blemishes/ Minor defects/ Normal use for quality/ Used or worn on day to day basis/ Some fading/ Some nicks, scratches or dents/ Color chipping/ Some fraying or dog-eared
5	Good	Signs of normal wear/ Above average use for quality/ Used frequently/ Obvious scratches or dents/ Color faded/ Laundered frequently/ Some fraying/ Still usable/ Utility has not been impaired
6	Below Average	Extreme use for quality/ Used almost daily/ Faded or color almost gone/ Deep scratches, chips and dents/ Tattered, torn or frayed/ Little usefulness left
7	Poor	Deteriorated/ Damaged/ Almost outlived its usefulness/ Very worn, tattered or dented/ Rusted or stained/ Has little use on a day to day basis

Don't worry if this all seems a little daunting at this point. Your Inventory Specialist will walk you through this process, and should you at any point have any questions, we're always just a phone call or email away!



## 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 they 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 Greenspan Adjuster or Inventory Specialist.



# Personal Property Primer



Kitchen Template

THE GREENSPAN CO./ ADJUSTERS INTERNATIONAL <i>The right way to settle claims®</i>													
Please Rate Condition w/ 0-7 Rating Scale		Insured:	Date of Loss:		Insurance Company:		Please Estimate Age of Item (Years is Understood)						
		TGC/AI File #:			Policy #:								
		Adjuster:			Claim #:								
		Inv. Specialist											
Room	Item Condition Code	Inventory Item #	Qty	Unit	Original Item Description- Including Brand/ Type/ Model if Known	TGC's Comments	Tenable Y/N	TGC's Reference Source/ Where Purchased	Estimated Age in Years	TGC's Replacement Cost Each			
Kitchen		1605	1	ea	CD/MP3 Player - Countertop		y						
Kitchen		1606	1	ea	Radio		y						
Kitchen		1607	1	ea	"As Seen On TV" Products (this item requires details)		y						
Kitchen		1608	1	ea	Cabinet Organizer - Not Affixed To Cabinet		y						
Kitchen		1609	1	ea	Flatware Storage/Divider		y						
Kitchen		1610	1	ea	Tobacco Products		y						
Kitchen		1611	1	ea	Appliance - Refrigerator, Side By Side		y						
Kitchen		1612	1	ea	Appliance, Major - Dishwasher, Portable		y						
Kitchen		1613	1	ea	Appliance, Major - Freezer, Chest		y						
Kitchen		1614	1	ea	Appliance, Major - Freezer, Upright		y						
Kitchen		1615	1	ea	Appliance, Major - Range, Double Oven, Free Standing		y						
Kitchen		1616	1	ea	Appliance, Major - Range, Electric, Free Standing		y						
Kitchen		1617	1	ea	Appliance, Major - Range, Electric, Slide In		y						
Kitchen		1618	1	ea	Appliance, Major - Range, Gas, Slide In		y						
Kitchen		1619	1	ea	Appliance, Major - Refrigerator Side By Side w/ Ice Maker		y						
Kitchen		1620	1	ea	Appliance, Major - Refrigerator w/ Top Freeze w/ Ice Maker		y						
Kitchen		1621	1	ea	Appliance, Major - Refrigerator, Bottom Freezer		y						
Kitchen		1622	1	ea	Appliance, Major - Refrigerator, Dorm Size		y						
Kitchen		1623	1	ea	Appliance, Major - Refrigerator, French Door		y						
Kitchen		1624	1	ea	Appliance, Major - Refrigerator, Side By Side w/ Bottom Freezer		y						
Kitchen		1625	1	ea	Appliance, Major - Refrigerator, Top Freezer		y						
Kitchen		1626	1	ea	Appliance, Small - Electric Meat Slicer		y						
Kitchen		1627	1	ea	Barware - Wine Cooler		y						
Kitchen		1628	1	ea	Appliance, Small - Coffee Maker		y						
Kitchen		1629	1	ea	Appliance, Small - Electric Blender		y						
Kitchen		1630	1	ea	Appliance, Small - Electric Bread Maker		y						
Kitchen		1631	1	ea	Appliance, Small - Electric Can Opener		y						
Kitchen		1632	1	ea	Appliance, Small - Electric Coffee Bean Grinder		y						
Kitchen		1633	1	ea	Appliance, Small - Electric Crock Pot		y						
Kitchen		1634	1	ea	Appliance, Small - Electric Crock Pot		y						
Kitchen		1635	1	ea	Appliance, Small - Electric Deep Fryer		y						
Kitchen		1636	1	ea	Appliance, Small - Electric Food Processor		y						
Kitchen		1637	1	ea	Appliance, Small - Electric Food Processor		y						
Kitchen		1638	1	ea	Appliance, Small - Electric Fry Pan/Skillet		y						
Kitchen		1639	1	ea	Appliance, Small - Electric Griddle		y						

800.248.3888

info@greenspan-ai.com | www.greenspan-ai.com

# Personal Property Primer



Kitchen Template

THE GREENSPAN CO./ ADJUSTERS INTERNATIONAL <small>The right way to settle claims®</small>													
Please Rate Condition w/ 0-7 Rating Scale		Insured:	Date of Loss:		Insurance Company:		Policy #:		Claim #:		Please Estimate Age of Item (Years is Understood)		
		TGC/AI File #:											
		Adjuster:											
		Inv. Specialist:											
Room	Item Condition Code	Inventory Item #	Qty	Unit	Original Item Description- Including Brand/ Type/ Model if Known	TGC's Comments	Taxable Y/N	TGC's Reference Source/ Where Purchased	Estimated Age in Years	TGC's Replacement Cost Each			
Kitchen		1640	1	ea	Appliance, Small - Electric Juicer		y						
Kitchen		1641	1	ea	Appliance, Small - Electric Kettle		y						
Kitchen		1642	1	ea	Appliance, Small - Electric Knife		y						
Kitchen		1643	1	ea	Appliance, Small - Electric Knife Sharpener		y						
Kitchen		1644	1	ea	Appliance, Small - Electric Knife Sharpener		y						
Kitchen		1645	1	ea	Appliance, Small - Electric Meat Grinder		y						
Kitchen		1646	1	ea	Appliance, Small - Electric Meat Slicer		y						
Kitchen		1647	1	ea	Appliance, Small - Electric Pasta Maker		y						
Kitchen		1648	1	ea	Appliance, Small - Electric Pizza Cooker		y						
Kitchen		1649	1	ea	Appliance, Small - Electric Rice Cooker		y						
Kitchen		1650	1	ea	Appliance, Small - Electric Slicer		y						
Kitchen		1651	1	ea	Appliance, Small - Electric Stand Mixer		y						
Kitchen		1652	1	ea	Appliance, Small - Electric Waffle Maker		y						
Kitchen		1653	1	ea	Appliance, Small - Electric Wok		y						
Kitchen		1654	1	ea	Appliance, Small - Espresso Machine		y						
Kitchen		1655	1	ea	Appliance, Small - George Forman Grill		y						
Kitchen		1656	1	ea	Appliance, Small - Microwave, Counter Top		y						
Kitchen		1657	1	ea	Appliance, Small - Microwave, Mounted		y						
Kitchen		1658	1	ea	Appliance, Small - Popcorn Popper		y						
Kitchen		1659	1	ea	Appliance, Small - Toaster Oven		y						
Kitchen		1660	1	ea	Appliance, Small - Toaster, 2 Slice		y						
Kitchen		1661	1	ea	Appliance, Small - Toaster, 4 Slice		y						
Kitchen		1662	1	ea	Appliance, Small - Toaster, Wide Slot		y						
Kitchen		1663	1	ea	Blender - Hand Held		y						
Kitchen		1664	1	ea	Dehydrator		y						
Kitchen		1665	1	ea	Food Scale		y						
Kitchen		1666	1	ea	Rotisserie		y						
Kitchen		1667	1	ea	Seal-A-Meal		y						
Kitchen		1668	1	ea	Tortilla Warmer		y						
Kitchen		1669	1	ea	Trash Compactor		y						
Kitchen		1670	1	ea	Warming Trays		y						
Kitchen		1671	1	ea	Water Cooler/Dispenser		y						
Kitchen		1672	1	ea	Towel Rack		y						
Kitchen		1673	1	ea	Wall Décor		y						
Kitchen		1674	1	ea	Aprons - Chef		y						
Kitchen		1675	1	ea	Aprons - Full		y						
Kitchen		1676	1	ea	Aprons - Half		y						
Kitchen		1677	1	ea	Hot Mitts/Pot Holders		y						
Kitchen		1678	1	ea	Hot Pads		y						
Kitchen		1679	1	ea	Kitchen Gloves		y						
Kitchen		1680	1	ea	Napkins - Dinner, Cloth		y						
Kitchen		1681	1	ea	Place Mats - Cloth		y						
Kitchen		1682	1	ea	Rag		y						
Kitchen		1683	1	ea	Table Cloth		y						
Kitchen		1684	1	ea	Table Runner		y						

800.248.3888

info@greenspan-ai.com | www.greenspan-ai.com



# Personal Property Primer



Kitchen Template

THE GREENSPAN CO./ ADJUSTERS INTERNATIONAL <small>The right way to settle claims®</small>													
Please Rate Condition w/ 0-7 Rating Scale		Insured:	Date of Loss:		Please Estimate Age of Item (Years is Understood)								
		TGC/AI File #:	Insurance Company:										
		Adjuster:	Policy #:										
		Inv. Specialist:	Claim #:										
Room	Item Condition Code	Inventory Item #	Qty	Unit	Original Item Description- Including Brand/ Type/ Model if Known	TGC's Comments	Tearable V/N	TGC's Reference Source/ Where Purchased	Estimated Age in Years	TGC's Replacement Cost Each			
Kitchen		1685	1	ea	Cookbook - Bound		y						
Kitchen		1686	1	ea	Cookbook - Hardback		y						
Kitchen		1687	1	ea	Cookbook - Paperback		y						
					Cookbook - Specialty (Please indicate)		y						
Kitchen		1688	1	ea			y						
Kitchen		1689	1	ea	Recipe Book		y						
Kitchen		1690	1	ea	Recipe Cards/Labels		y						
Kitchen		1691	1	ea	Basket - Catch All		y						
Kitchen		1692	1	ea	Basket - Décor		y						
					Dishes - Fine China (this item requires details)		y						
Kitchen		1693	1	ea			y						
					Serving Bowl - Fine China (this item requires details)		y						
Kitchen		1694	1	ea			y						
Kitchen		1695	1	ea	Cleaning Supplies		y						
Kitchen		1696	1	ea	Lunch Box		y						
Kitchen		1697	1	ea	Candlesticks		y						
Kitchen		1698	1	ea	Coaster Set		y						
Kitchen		1699	1	ea	Curtain Rod		y						
Kitchen		1700	1	ea	Drink Coasters - Other		y						
Kitchen		1701	1	ea	Magnets		y						
Kitchen		1702	1	ea	Napkin Holder		y						
Kitchen		1703	1	ea	Napkin Rings		y						
Kitchen		1704	1	ea	Paper Towel Holder		y						
Kitchen		1705	1	ea	Planter		y						
Kitchen		1706	1	ea	Wine Rack		y						
Kitchen		1707	1	ea	Curtain - Per Panel		y						
					Batteries (Please indicate pk qty & size)		y						
Kitchen		1708	1	ea			y						
Kitchen		1709	1	ea	Battery Operated Smoke Detector		y						
Kitchen		1710	1	ea	Food - Boxed		n						
Kitchen		1711	1	ea	Food - Canned		n						
Kitchen		1712	1	lot	Food - Frozen		n						
Kitchen		1713	1	ea	Food - Gourmet		n						
					Food - Other Pantry And Dry Goods		n						
Kitchen		1714	1	ea			n						
Kitchen		1715	1	lot	Food - Refrigerated		n						
Kitchen		1716	1	ea	Food - Spices & Flavorings		n						
Kitchen		1717	1	ea	Liquor		y						
Kitchen		1718	1	ea	Mixers (drink)		y						
Kitchen		1719	1	ea	Packaged Goods		y						
Kitchen		1720	1	ea	Wine		y						
Kitchen		1721	1	ea	Rug		y						
Kitchen		1722	1	ea	Rug Pad		y						
Kitchen		1723	1	ea	Flatware - Miscellaneous Pieces		y						
Kitchen		1724	1	set	Flatware - Other (Please indicate place settings)		y						
					Flatware - Stainless Steel (Please indicate place servings)		y						
Kitchen		1725	1	set			y						
Kitchen		1726	1	set	Flatware - Sterling Silver		y						
Kitchen		1727	1	ea	Bar Stool		y						
Kitchen		1728	1	ea	Bread Box		y						
Kitchen		1729	1	ea	Chair - Dining		y						
Kitchen		1730	1	ea	Microwave Cart		y						
Kitchen		1731	1	ea	Table		y						
Kitchen		1732	1	ea	Utility Cart		y						
Kitchen		1733	1	ea	Bakeware - Cake, Glass		y						
Kitchen		1734	1	ea	Bakeware - Casserole, Glass		y						
Kitchen		1735	1	ea	Bakeware - Dishes, Ceramic		y						
Kitchen		1736	1	ea	Bakeware - Loaf Pan, Glass		y						
Kitchen		1737	1	ea	Bakeware - Pie, Glass		y						
Kitchen		1738	1	ea	Barware - Glasses, Beer		y						
Kitchen		1739	1	ea	Barware - Glasses, Champagne		y						

800.248.3888

info@greenspan-ai.com | www.greenspan-ai.com

# Personal Property Primer



Kitchen Template

THE GREENSPAN CO./ ADJUSTERS INTERNATIONAL <small>The right way to settle claims®</small>													
Please Rate Condition w/ 0-7 Rating Scale		Insured:	Date of Loss:		Please Estimate Age of Item (Years is Understood)								
		TGC/AI File #:	Insurance Company:										
		Adjuster:	Policy #:										
		Inv. Specialist:	Claim #:										
Room	Item Condition Code	Inventory Item #	Qty	Unit	Original Item Description- Including Brand/ Type/ Model if Known	TGC's Comments	Tearable V/N	TGC's Reference Source/ Where Purchased	Estimated Age in Years	TGC's Replacement Cost Each			
Kitchen		1740	1	ea	Barware - Glasses, Cocktail		y						
Kitchen		1741	1	ea	Barware - Glasses, Other (Please indicate type and size)		y						
Kitchen		1742	1	ea	Barware - Glasses, Wine		y						
Kitchen		1743	1	ea	Barware - Shot Glass		y						
Kitchen		1744	1	ea	Barware - Swizzle Stick, Glass		y						
Kitchen		1745	1	ea	Cake Dish - Glass w/Lid		y						
Kitchen		1746	1	ea	Canning Jars		y						
Kitchen		1747	1	ea	Cutting Board - Glass, Large		y						
Kitchen		1748	1	ea	Cutting Board - Glass, Small		y						
Kitchen		1749	1	ea	Cutting Board, Glass, Medium		y						
Kitchen		1750	1	ea	Dish - Condiment		y						
Kitchen		1751	1	ea	Dish - Ramekin		y						
Kitchen		1752	1	set	Dishes - Everyday, 4 Piece Place Setting		y						
Kitchen		1753	1	set	Dishes - Everyday, 5 Piece Place Setting		y						
Kitchen		1754	1	set	Dishes - Everyday, Service for 8		y						
Kitchen		1755	1	ea	Dishes - Miscellaneous Bowls		y						
Kitchen		1756	1	ea	Dishes - Miscellaneous Bread Plates		y						
Kitchen		1757	1	ea	Dishes - Miscellaneous Dessert Plates		y						
Kitchen		1758	1	ea	Dishes - Miscellaneous Dinner Plates		y						
Kitchen		1759	1	ea	Dishes - Miscellaneous Salad Plates		y						
Kitchen		1760	1	set	Dishes - Salad Bowl Set		y						
Kitchen		1761	1	ea	Dishes - Shrimp/ Fruit Cocktail		y						
Kitchen		1762	1	ea	Drink Coasters - Glass		y						
Kitchen		1763	1	ea	Glasses - Drinking, Juice		y						
Kitchen		1764	1	ea	Glasses - Drinking, Water/Iced Beverage		y						
Kitchen		1765	1	ea	Glasses - Tumbler		y						
Kitchen		1766	1	ea	Gravy Bowl - Ceramic		y						
Kitchen		1767	1	ea	Gravy Bowl - Glass		y						
Kitchen		1768	1	ea	Measuring Cups - Glass		y						
Kitchen		1769	1	set	Mixing Bowls - Glass (set of 3)		y						
Kitchen		1770	1	set	Mixing Bowls - Glass (set of 5)		y						
Kitchen		1771	1	ea	Pitcher - Glass		y						
Kitchen		1772	1	ea	Punch Bowl Set w/ Glasses		y						
Kitchen		1773	1	ea	Pyrex Baking Dishes		y						
Kitchen		1774	1	ea	Pyrex Measuring Cups		y						
Kitchen		1775	1	ea	Pyrex Mixing Bowls		y						
Kitchen		1776	1	ea	Serving Bowl - Glass		y						
Kitchen		1777	1	ea	Soufflé Cups		y						
Kitchen		1778	1	ea	Soufflé Dishes - Large		y						
Kitchen		1779	1	ea	Soufflé Dishes - Medium		y						
Kitchen		1780	1	ea	Soufflé Dishes - Small		y						
Kitchen		1781	1	ea	Soup Bowls		y						
Kitchen		1782	1	ea	Sugar Bowl & Creamer		y						
Kitchen		1783	1	ea	Vases - Glass		y						
Kitchen		1784	1	ea	Glasses - Crystal (this item requires details)		y						
Kitchen		1785	1	ea	Serving Bowl - Crystal (this item requires details)		y						
Kitchen		1786	1	ea	Vases - Crystal		y						
Kitchen		1787	1	ea	Broom - Push		y						
Kitchen		1788	1	ea	Broom - Swifter		y						
Kitchen		1789	1	ea	Cleaning Bucket		y						
Kitchen		1790	1	ea	Dust Pan And Brush		y						
Kitchen		1791	1	ea	Fire Extinguisher		y						
Kitchen		1792	1	ea	Fly Swatter		y						
Kitchen		1793	1	ea	Key Chain		y						
Kitchen		1794	1	ea	Keys		y						

800.248.3888

info@greenspan-ai.com | www.greenspan-ai.com



# Personal Property Primer



Kitchen Template

THE GREENSPAN CO./ ADJUSTERS INTERNATIONAL <small>The right way to settle claims®</small>													
Please Rate Condition w/ 0-7 Rating Scale		Insured:	Date of Loss:		Please Estimate Age of Item (Years is Understood)								
		TGC/AI File #:	Insurance Company:										
		Adjuster:	Policy #:										
		Inv. Specialist:	Claim #:										
Room	Item Condition Code	Inventory Item #	Qty	Unit	Original Item Description- Including Brand/ Type/ Model if Known	TGC's Comments	Taxable Y/N	TGC's Reference Source/ Where Purchased	Estimated Age in Years	TGC's Replacement Cost Each			
Kitchen		1795	1	ea	Lighters		y						
Kitchen		1796	1	ea	Mail Holder		y						
Kitchen		1797	1	ea	Mop		y						
Kitchen		1798	1	ea	Pail		y						
Kitchen		1799	1	ea	Paper Bags		y						
Kitchen		1800	1	ea	Paper Plates, Cups, etc.		y						
Kitchen		1801	1	ea	Paper Products - Towels		y						
Kitchen		1802	1	ea	Paper Products - Napkins		y						
Kitchen		1803	1	ea	Parchment Paper		y						
Kitchen		1804	1	ea	Plastic Plates, Cups, etc.		y						
Kitchen		1805	1	ea	Plug-In Air Freshener		y						
Kitchen		1806	1	ea	Recycling Storage		y						
Kitchen		1807	1	ea	Trash Bags		y						
Kitchen		1808	1	ea	Trash Can		y						
Kitchen		1809	1	ea	Trash Compactor Bags		y						
Kitchen		1810	1	ea	Wraps - Foil, Wax Paper, etc.		y						
Kitchen		1811	1	ea	Address Book		y						
Kitchen		1812	1	ea	Memo Board - Cork		y						
Kitchen		1813	1	ea	Memo Board - Magnetic		y						
Kitchen		1814	1	ea	Memo Board - Whiteboard		y						
Kitchen		1815	1	ea	Bakeware - Angel Food Cake Pan		y						
Kitchen		1816	1	ea	Bakeware - Bread Pan		y						
Kitchen		1817	1	ea	Bakeware - Bundt		y						
Kitchen		1818	1	ea	Bakeware - Cake, Metal		y						
Kitchen		1819	1	ea	Bakeware - Cake, Stainless Steel		y						
Kitchen		1820	1	ea	Bakeware - Casserole, Ceramic		y						
Kitchen		1821	1	ea	Bakeware - Casserole, Metal		y						
Kitchen		1822	1	ea	Bakeware - Casserole, Stainless Steel		y						
Kitchen		1823	1	ea	Bakeware - Cheesecake Pan		y						
Kitchen		1824	1	ea	Bakeware - Cookie Sheet		y						
Kitchen		1825	1	ea	Bakeware - Cupcake		y						
Kitchen		1826	1	ea	Bakeware - Jelly Roll		y						
Kitchen		1827	1	ea	Bakeware - Loaf Pan, Metal		y						
Kitchen		1828	1	ea	Bakeware - Loaf Pan, Stainless Steel		y						
Kitchen		1829	1	ea	Bakeware - Muffin		y						
Kitchen		1830	1	ea	Bakeware - Muffin, Min		y						
Kitchen		1831	1	ea	Bakeware - Muffin, Silicone		y						
Kitchen		1832	1	ea	Bakeware - Pie, Metal		y						
Kitchen		1833	1	ea	Bakeware - Pie, Stainless Steel		y						
Kitchen		1834	1	ea	Bakeware - Quiche Pan w/ Removable Bottom		y						
Kitchen		1835	1	ea	Bakeware - Spring Form Pan		y						
Kitchen		1836	1	ea	Bakeware - Tart Pan		y						
Kitchen		1837	1	ea	Bakeware - Tart/Flan Dish		y						
Kitchen		1838	1	ea	Baking Cups		y						
Kitchen		1839	1	ea	Baking Molds		y						
Kitchen		1840	1	ea	Baking Rack		y						
Kitchen		1841	1	ea	Baking Stone		y						
Kitchen		1842	1	ea	Canning Pot		y						
Kitchen		1843	1	ea	Cookware - All Other (Please be specific)		y						
Kitchen		1844	1	ea	Cookware - Cast Iron		y						
Kitchen		1845	1	ea	Cookware - Copper		y						
Kitchen		1846	1	ea	Cookware - Corning ware		y						
Kitchen		1847	1	ea	Cookware - Enamel		y						
Kitchen		1848	1	ea	Cookware - Fry Pan/Skillet, Not Included In Set (Please indicate type & size)		y						
Kitchen		1849	1	ea	Cookware - Griddle (Please indicate size)		y						
Kitchen		1850	1	ea	Cookware - Omelet		y						
Kitchen		1851	1	ea	Cookware - Paella		y						

800.248.3888

info@greenspan-ai.com | www.greenspan-ai.com



# Personal Property Primer



Kitchen Template

THE GREENSPAN CO./ ADJUSTERS INTERNATIONAL <small>The right way to settle claims®</small>		Insured:		Date of Loss:		Please Estimate Age of Item (Years is Understood)			
Please Rate Condition w/ 0-7 Rating Scale		TGC/AI File #:		Insurance Company:					
		Adjuster:		Policy #:					
		Inv. Specialist:		Claim #:					
Room	Item Condition Code	Inventory Item #	Qty	Unit	Original Item Description- Including Brand/ Type/ Model if Known	TGC's Comments	TGC's Reference Source/ Where Purchased	Estimated Age in Years	TGC's Replacement Cost Each
Kitchen		1852	1	ea	Cookware - Roast Pan				
Kitchen		1853	1	ea	Cookware - Sauce Pan, Not Included In Set (Please indicate type & size)				
Kitchen		1854	1	ea	Cookware - Sauté				
Kitchen		1855	1	set	Cookware Set (Please indicate brand, type, and quantity in set)				
Kitchen		1856	1	ea	Dishes - Chafing (Please indicate type & size)				
Kitchen		1857	1	ea	Fondue Set				
Kitchen		1858	1	ea	Pressure Cooker				
Kitchen		1859	1	ea	Roasting Rack				
Kitchen		1860	1	ea	Tea Kettle				
Kitchen		1861	1	ea	Tea Pot				
Kitchen		1862	1	ea	Wok				
Kitchen		1863	1	ea	Apple Slicer				
Kitchen		1864	1	ea	Appliance Covers				
Kitchen		1865	1	ea	Barware - Cocktail Shaker				
Kitchen		1866	1	ea	Barware - Cocktail Stirrer				
Kitchen		1867	1	ea	Barware - Cocktail Strainer				
Kitchen		1868	1	ea	Barware - Corkscrew				
Kitchen		1869	1	ea	Barware - Ice Bucket				
Kitchen		1870	1	ea	Barware - Ice Tongs				
Kitchen		1871	1	ea	Barware - Jigger				
Kitchen		1872	1	ea	Barware - Liquor Bottle Pourer				
Kitchen		1873	1	ea	Barware - Swizzle Stick, Other				
Kitchen		1874	1	ea	Barware - Tags, ID Tags, etc.				
Kitchen		1875	1	ea	Baster				
Kitchen		1876	1	ea	Basting Brush				
Kitchen		1877	1	ea	BBQ Utensils				
Kitchen		1878	1	ea	Beverage Tub				
Kitchen		1879	1	ea	Biscuit Cutters				
Kitchen		1880	1	ea	Bottle/Jar Opener				
Kitchen		1881	1	ea	Cake Dish - All Others				
Kitchen		1882	1	ea	Cake Carrier				
Kitchen		1883	1	ea	Cake Decorating Items (Please indicate items & or specifics)				
Kitchen		1884	1	ea	Cake Knife				
Kitchen		1885	1	ea	Cake Server				
Kitchen		1886	1	ea	Can Crusher				
Kitchen		1887	1	ea	Can Opener - Hand				
Kitchen		1888	1	ea	Canister Set (Please indicate material & qty in set)				
Kitchen		1889	1	ea	Canning Supplies				
Kitchen		1890	1	ea	Cheese Board				
Kitchen		1891	1	ea	Cheese Grater				
Kitchen		1892	1	ea	Cheese Grater - Parmesan				
Kitchen		1893	1	ea	Cheese Slicer				
Kitchen		1894	1	ea	Cheesecloth				
Kitchen		1895	1	ea	Cherry Pitter				
Kitchen		1896	1	ea	Citrus Squeezer				
Kitchen		1897	1	ea	Cleaver				
Kitchen		1898	1	ea	Coffee Filters				
Kitchen		1899	1	ea	Coffee Mug Rack				
Kitchen		1900	1	ea	Coffee Mugs				
Kitchen		1901	1	ea	Coffee Mugs - Décor				
Kitchen		1902	1	ea	Coffee Pot				
Kitchen		1903	1	ea	Colander - Metal				
Kitchen		1904	1	ea	Colander - Plastic				
Kitchen		1905	1	ea	Colander - Stainless Steel				
Kitchen		1906	1	ea	Cookie Cutter - Metal				
Kitchen		1907	1	ea	Cookie Cutter - Plastic				
Kitchen		1908	1	ea	Cookie Cutter - Stainless Steel				
Kitchen		1909	1	ea	Cookie Jar				
Kitchen		1910	1	ea	Cookie Maker				
Kitchen		1911	1	ea	Cooking Bowls				

800.248.3888

info@greenspan-ai.com | www.greenspan-ai.com

# Personal Property Primer



Kitchen Template

THE GREENSPAN CO./ ADJUSTERS INTERNATIONAL <small>The right way to settle claims®</small>													
Please Rate Condition w/ 0-7 Rating Scale		Insured:	Date of Loss:		Please Estimate Age of Item (Years is Understood)								
		TGC/AI File #:	Insurance Company:										
		Adjuster:	Policy #:										
		Inv. Specialist:	Claim #:										
Room	Item Condition Code	Inventory Item #	Qty	Unit	Original Item Description- Including Brand/ Type/ Model if Known	TGC's Comments	Taxable Y/N	TGC's Reference Source/ Where Purchased	Estimated Age in Years	TGC's Replacement Cost Each			
Kitchen		1912	1	ea	Cooling Rack		y						
Kitchen		1913	1	set	Cutlery Set - (Please indicate brand and pieces in set, including name if known)		y						
Kitchen		1914	1	ea	Cutting Board - Bamboo		y						
Kitchen		1915	1	ea	Cutting Board - Custom (Please indicate type & size)		y						
Kitchen		1916	1	ea	Cutting Board - Mat		y						
Kitchen		1917	1	ea	Cutting Board - Plastic, Large		y						
Kitchen		1918	1	ea	Cutting Board - Plastic, Medium		y						
Kitchen		1919	1	ea	Cutting Board - Plastic, Small		y						
Kitchen		1920	1	ea	Cutting Board - Wood, Large		y						
Kitchen		1921	1	ea	Cutting Board - Wood, Medium		y						
Kitchen		1922	1	ea	Cutting Board - Wood, Small		y						
Kitchen		1923	1	ea	Dish Drainer		y						
Kitchen		1924	1	ea	Dish Drying Rack		y						
Kitchen		1925	1	ea	Dough Scraper		y						
Kitchen		1926	1	ea	Egg Poacher		y						
Kitchen		1927	1	ea	Filter - Water Faucet		y						
Kitchen		1928	1	ea	Food - Bottle/Jar		y						
Kitchen		1929	1	ea	Food Chopper - Manual		y						
Kitchen		1930	1	ea	Food Dicer		y						
Kitchen		1931	1	ea	Food Slicer - Manual		y						
Kitchen		1932	1	ea	Food Storage Containers - Plastic		y						
Kitchen		1933	1	ea	French Fry Slicer		y						
Kitchen		1934	1	ea	Fruit Bowl		y						
Kitchen		1935	1	ea	Funnel		y						
Kitchen		1936	1	ea	Garlic Press		y						
Kitchen		1937	1	ea	Grapefruit Spoon		y						
Kitchen		1938	1	ea	Grater - 4 Block		y						
Kitchen		1939	1	ea	Grater - Flat		y						
Kitchen		1940	1	ea	Gravy Skimmer		y						
Kitchen		1941	1	ea	Guacamole Prep and Server		y						
Kitchen		1942	1	ea	Herb Mill		y						
Kitchen		1943	1	ea	Ice Cream Maker		y						
Kitchen		1944	1	ea	Ice Cream Scoop		y						
Kitchen		1945	1	ea	Jell-O Molds		y						
Kitchen		1946	1	ea	Juicer - Manual		y						
Kitchen		1947	1	ea	Julian Slicer		y						
Kitchen		1948	1	ea	Kitchen Scissors		y						
Kitchen		1949	1	ea	Kitchen Shears		y						
Kitchen		1950	1	ea	Knife - Bartender's		y						
Kitchen		1951	1	ea	Knife - Boning		y						
Kitchen		1952	1	ea	Knife - Bread		y						
Kitchen		1953	1	ea	Knife - Carving		y						
Kitchen		1954	1	ea	Knife - Cheese		y						
Kitchen		1955	1	ea	Knife - Chef's		y						
Kitchen		1956	1	ea	Knife - Fillet		y						
Kitchen		1957	1	ea	Knife - Fruit		y						
Kitchen		1958	1	ea	Knife - Other (Please indicate type)		y						
Kitchen		1959	1	ea	Knife - Paring		y						
Kitchen		1960	1	ea	Knife - Peeling		y						
Kitchen		1961	1	ea	Knife - Special (Please indicate)		y						
Kitchen		1962	1	ea	Knife - Vegetable		y						
Kitchen		1963	1	ea	Knife Block Set (Please indicate # of pieces and brand)		y						
Kitchen		1964	1	ea	Knife Rack		y						
Kitchen		1965	1	ea	Knife Sharpener - Hand Held		y						
Kitchen		1966	1	ea	Knife Sharpener - Steel Chef's		y						
Kitchen		1967	1	ea	Knife Sharpener - Stone		y						
Kitchen		1968	1	ea	Knives - Steak (Please indicate type and brand)		y						
Kitchen		1969	1	ea	Lettuce Dryer		y						
Kitchen		1970	1	ea	Measured Grater		y						

800.248.3888

info@greenspan-ai.com | www.greenspan-ai.com



# Personal Property Primer



Kitchen Template

THE GREENSPAN CO./ ADJUSTERS INTERNATIONAL <small>The right way to settle claims®</small>													
Please Rate Condition w/ 0-7 Rating Scale		Insured:	Date of Loss:		Please Estimate Age of Item (Years is Understood)								
		TGC/AI File #:	Insurance Company:										
		Adjuster:	Policy #:										
		Inv. Specialist:	Claim #:										
Room	Item Condition Code	Inventory Item #	Qty	Unit	Original Item Description- Including Brand/ Type/ Model if Known	TGC's Comments	Taxable Y/N	TGC's Reference Source/ Where Purchased	Estimated Age in Years	TGC's Replacement Cost Each			
Kitchen		1971	1	ea	Measuring Cups - Pampered Chef, etc.		y						
Kitchen		1972	1	ea	Measuring Cups - Plastic		y						
Kitchen		1973	1	ea	Measuring Cups - Stainless Steel, Dry Measure		y						
Kitchen		1974	1	ea	Measuring Spoons - Pampered Chef, etc.		y						
Kitchen		1975	1	ea	Measuring Spoons - Plastic		y						
Kitchen		1976	1	ea	Measuring Spoons - Stainless Steel		y						
Kitchen		1977	1	ea	Meat Fork		y						
Kitchen		1978	1	ea	Meat Grinder - Manual		y						
Kitchen		1979	1	ea	Meat Platter		y						
Kitchen		1980	1	ea	Meat Tenderizer		y						
Kitchen		1981	1	ea	Melon Baller		y						
Kitchen		1982	1	ea	Mesh Bags		y						
Kitchen		1983	1	ea	Mincer		y						
Kitchen		1984	1	ea	Mincer - Mezzaluna		y						
Kitchen		1985	1	set	Mixing Bowls - Metal/Stainless (set of 3)		y						
Kitchen		1986	1	set	Mixing Bowls - Metal/Stainless (set of 5)		y						
Kitchen		1987	1	set	Mixing Bowls - Plastic (set of 3)		y						
Kitchen		1988	1	set	Mixing Bowls - Plastic (set of 5)		y						
Kitchen		1989	1	ea	Mortar & Pestle		y						
Kitchen		1990	1	ea	Nutcracker		y						
Kitchen		1991	1	ea	Nutmeg Grinder		y						
Kitchen		1992	1	ea	Oil Canister		y						
Kitchen		1993	1	ea	Pasta Basket		y						
Kitchen		1994	1	ea	Pasta Bowls		y						
Kitchen		1995	1	ea	Pasta Spoon		y						
Kitchen		1996	1	ea	Pastry Blender		y						
Kitchen		1997	1	ea	Pastry Cloth		y						
Kitchen		1998	1	ea	Pate/Cheese Knife Set		y						
Kitchen		1999	1	ea	Peeler - Other		y						
Kitchen		2000	1	ea	Peeler - Potato		y						
Kitchen		2001	1	ea	Pepper Grinder		y						
Kitchen		2002	1	ea	Pepper Mill		y						
Kitchen		2003	1	ea	Pepper Shaker		y						
Kitchen		2004	1	ea	Pitcher - Plastic		y						
Kitchen		2005	1	ea	Pitcher - Water Purifier		y						
Kitchen		2006	1	ea	Pizza Cutter		y						
Kitchen		2007	1	ea	Pizza Stone		y						
Kitchen		2008	1	ea	Pizza Tray		y						
Kitchen		2009	1	ea	Pizza Wheel		y						
Kitchen		2010	1	ea	Place Mats - Plastic		y						
Kitchen		2011	1	ea	Platters		y						
Kitchen		2012	1	ea	Poultry Shears		y						
Kitchen		2013	1	ea	Recipe File		y						
Kitchen		2014	1	ea	Rolling Pin - Marble		y						
Kitchen		2015	1	ea	Rolling Pin - Wood		y						
Kitchen		2016	1	ea	Salad Spinner		y						
Kitchen		2017	1	ea	Salad Tongs		y						
Kitchen		2018	1	ea	Salad Tosser		y						
Kitchen		2019	1	ea	Salt & Pepper Shaker Set		y						
Kitchen		2020	1	ea	Salt Mill		y						
Kitchen		2021	1	ea	Salt Shaker		y						
Kitchen		2022	1	ea	Scrub Brush For Vegetables		y						
Kitchen		2023	1	ea	Serving Platters		y						
Kitchen		2024	1	ea	Serving Trays		y						
Kitchen		2025	1	ea	Skewers		y						
Kitchen		2026	1	ea	Soup Ladle		y						
Kitchen		2027	1	ea	Soup Tureen		y						
Kitchen		2028	1	ea	Spice Rack		y						
Kitchen		2029	1	ea	Splatter Screen		y						
Kitchen		2030	1	ea	Storage Containers - Plastic		y						

800.248.3888

info@greenspan-ai.com | www.greenspan-ai.com



# Personal Property Primer



Kitchen Template

THE GREENSPAN CO./ ADJUSTERS INTERNATIONAL <small>The right way to settle claims®</small>													
Please Rate Condition w/ 0-7 Rating Scale		Insured:		Date of Loss:		Please Estimate Age of Item (Years is Understood)							
		TGC/AI File #:		Insurance Company:									
		Adjuster:		Policy #:									
		Inv. Specialist		Claim #:									
Room	Item Condition Code	Inventory Item #	Qty	Unit	Original Item Description- Including Brand/ Type/ Model if Known	TGC's Comments	Taxable Y/N	TGC's Reference Source/ Where Purchased	Estimated Age in Years	TGC's Replacement Cost Each			
Kitchen		2031	1	ea	Strainer - Large		y						
Kitchen		2032	1	ea	Strainer - Medium		y						
Kitchen		2033	1	ea	Strainer Basket - Metal		y						
Kitchen		2034	1	ea	Strainer Basket - Plastic		y						
Kitchen		2035	1	ea	Strainer Basket - Specialty Color		y						
Kitchen		2036	1	ea	Strainer Basket - Stainless Steel		y						
Kitchen		2037	1	ea	Tea Strainer		y						
Kitchen		2038	1	ea	Thermometer - Candy		y						
Kitchen		2039	1	ea	Thermometer - Meat		y						
Kitchen		2040	1	ea	Thermometer - Oven		y						
Kitchen		2041	1	ea	Thermos		y						
Kitchen		2042	1	ea	Timer		y						
Kitchen		2043	1	ea	Tongs		y						
Kitchen		2044	1	ea	Tongs - Bamboo		y						
Kitchen		2045	1	ea	Tongs - Metal		y						
Kitchen		2046	1	ea	Tongs - Stainless Steel		y						
Kitchen		2047	1	ea	Trays		y						
Kitchen		2048	1	ea	Trivets		y						
Kitchen		2049	1	ea	Tupperware (Please indicate pieces)		y						
Kitchen		2050	1	ea	Utensil Holder		y						
Kitchen		2051	1	ea	Utensils - Fork		y						
Kitchen		2052	1	ea	Utensils - Other		y						
Kitchen		2053	1	ea	Utensils - Potato Masher		y						
Kitchen		2054	1	ea	Utensils - Serving Fork		y						
Kitchen		2055	1	ea	Utensils - Serving Ladle		y						
Kitchen		2056	1	ea	Utensils - Serving Spoon		y						
Kitchen		2057	1	ea	Utensils - Spatula, Rubber, Large		y						
Kitchen		2058	1	ea	Utensils - Spatula, Rubber, Small		y						
Kitchen		2059	1	ea	Utensils - Whisk, Large		y						
Kitchen		2060	1	ea	Utensils - Whisk, Medium		y						
Kitchen		2061	1	ea	Utensils - Whisk, Small		y						
Kitchen		2062	1	ea	Utensils - Wooden Spoon		y						
Kitchen		2063	1	ea	Vases - Plastic		y						
Kitchen		2064	1	ea	Vegetable Bowls w/Lid		y						
Kitchen		2065	1	ea	Wooden Salad Bowl		y						
Kitchen		2066	1	ea	Zester/Stripper		y						
Kitchen		2067	1	ea	Flash Light		y						
Kitchen		2068	1	ea	Flash Light - Mag Light		y						
Kitchen		2069	1	ea	Night Light		y						
Kitchen		2070	1	ea	Food - Pet		y						
Kitchen		2071	1	ea	Pet Dishes		y						
Kitchen		2072	1	ea	Telephone - Cordless		y						
Kitchen		2073	1	ea	Telephone w/ Cord		y						
Kitchen		2074	1	ea	Clock		y						
Kitchen		2075	1	ea	Dish Cloth		y						
Kitchen		2076	1	ea	Dish Towel		y						
Kitchen		2077	1	ea	Tea Towels		y						



# What to Do After You Have Replaced an Item on Your Inventory

## ACV vs. RCV: What Does It All Mean?

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, or ACV) and the Replacement Cost Value (new value, or RCV). Their initial payment will typically be based on the Actual Cash Value. To collect any difference between the Replacement Cost Value and the Actual Cash 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, and 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 lower than you are able to replace it for, please let us know and we will attempt to revise the amounts with the carrier.

## Replacing Lost Items

To collect the holdback amount, you will need to prove that you have replaced an 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 number the receipt with the item number from the inventory. As examples, a sample inventory with a few receipts for items replaced has been included to assist you (see attached).

In the first example, more than one item was replaced with one purchase. The number of the item from the inventory was placed next to the cost for the item 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. We added it to the original inventory and submitted a claim for the difference between the ACV (\$1.94 per book) and the Replacement Cost Value originally agreed to (\$19.40). Note that in this example, only two books were claimed but a total of 45 were lost. The insured is still replacing items and will make a 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, #204 and #210. The replacement was a Sony video camera, however, on the inventory, the lost camera (Item #100) was a Panasonic camera, but it still





qualifies. The replacement does not have to be the exact model, make or style, but simply of like kind (i.e., a camera for a camera).

### Collecting on the Holdback Amount

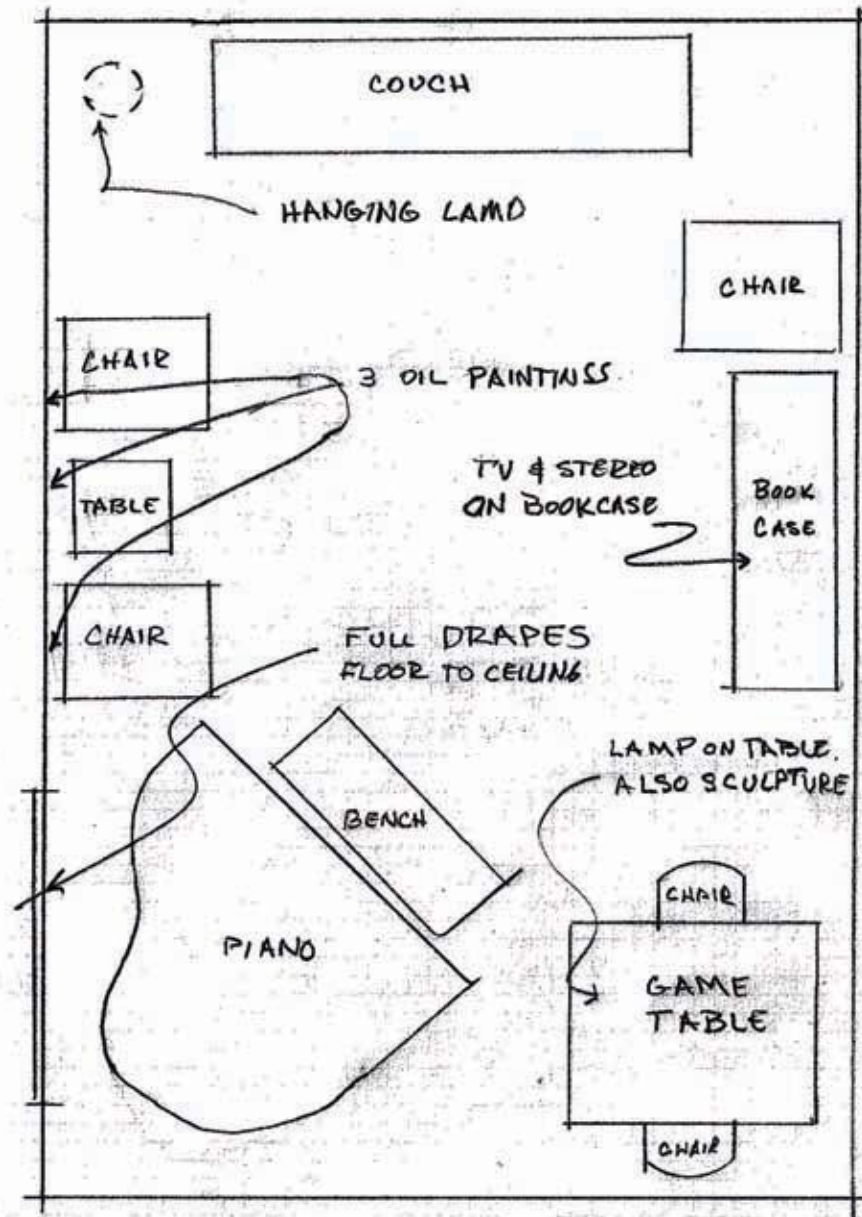
To facilitate presenting this holdback claim to the carrier, we suggest that you use an accordion folder with slots which we can supply you. Number the slots from 1-100; 101-200; 201-300 etc. Then, as you get the receipt, number it and place it in the appropriate slot. Next, mark the inventory item off on your copy of the inventory. If there are multiple items included in one inventory number (ie. Item #132 – 24 men's shirts) mark off the number replaced. Done this way, you will likely 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 Panasonic video camera was replaced with a Sony 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. However, every carrier is different with 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 Greenspan 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 Rebata Receipt 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 → (#100) 999.99  
SONY DCRDVD403  
7302821 620-56000 53.99  
SUNPAK TRAVELLITE TRIPOD → (#204)  
6980804 ACCDVD 86.99  
SONY ACCDVD ACCY KIT → (#210)

SUBTOTAL 1,140.97  
SALES TAX 7.75 % 88.43

TOTAL 1,229.40

\*\*\*\*\* DEBIT 1,229.40

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 TOYS AND TOYS FOR TRENS.  
DROP OFF A GIFT AT  
ANY BEST BUY STORE BY DECEMBER 15.

YOUR CUSTOMER SERVICE PIN IS:  
0364 065 6959 111505

&lt;&lt;&lt;&lt; FORM COPY &gt;&gt;&gt;&gt;

WELCOME TO BEST BUY #364  
CITRUS HEIGHTS, CA 95610

Video camera  
tripod  
camera bag w/ DVD  
& battery

# BORDERS

## BORDERS BOOKS AND MUSIC

2030 DOUGLAS BLVD  
ROSEVILLE CA 95661  
(916) 784-1088

STORE: 0130 REF: 01/01 TRAN#: 5120  
SALE 08/13/2005 EMP: 0712

PIZ STAR WARS 100 PIECE  
7807405 SL Y 3.99

HARD BACK

ON MY HONOR 145  
0309828 QP T 4.99

LYTLE BIG BK DISNEY FAMILY CL  
7612258 CL T 144 24.95

REPLACED  
COOK BOOKS  
2 of 45

KIDS BAKING  
7294892 CL T 144 19.95

BETTY CRACKERS PICTURE COOK  
5352142 CL T 144 29.95

RECEIPT 2

CHICKEN SOUP FOR PRETEEN SOUL  
0300823 QP T 145 12.95

HARD BACK

Subtotal 90.78

CALIFORNIA 7.25 7.02

6 Items Total 103.80

GIFT CARD 25.00

ACCT # /S XXXXXXXXXXXXX2515

AUTH: 349514

ACCOUNT BALANCE: .00

VISA 70.00

ACCT # /S XXXXXXXXXXXXX

AUTH: 049508

CUSTOMER COPY

08/13/2005 01:40PM

WE HOPE YOU HAD A  
HIGHLY SATISFYING  
SHOPPING EXPERIENCE!

If not, please contact Rawn Gillis,  
our General Manager, at the number ab





# PERSONAL INFORMATION



## 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 loss the more we know about you allows us to better obtain the price that more likely reflects the value of the item 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.**

### **1. How big is your household?**

Adults:

Name:	Age:	M <input type="checkbox"/>	F <input type="checkbox"/>
Name:	Age:	M <input type="checkbox"/>	F <input type="checkbox"/>
Name:	Age:	M <input type="checkbox"/>	F <input type="checkbox"/>
Name:	Age:	M <input type="checkbox"/>	F <input type="checkbox"/>
Name:	Age:	M <input type="checkbox"/>	F <input type="checkbox"/>

Children:

Name:	Age:	M <input type="checkbox"/>	F <input type="checkbox"/>
Name:	Age:	M <input type="checkbox"/>	F <input type="checkbox"/>
Name:	Age:	M <input type="checkbox"/>	F <input type="checkbox"/>
Name:	Age:	M <input type="checkbox"/>	F <input type="checkbox"/>
Name:	Age:	M <input type="checkbox"/>	F <input type="checkbox"/>

Pets:

Dogs #:      Cats #:      Fish #:      Birds #:      Other:

Comments:



**2. Do you have grandchildren that visit you regularly or you may have items they would use in your home?** Yes ☐ No ☐

Comments:

**3. Do any members of your family live elsewhere and have property at your home?** Yes ☐ How many?: No ☐

Comments:

**4. What Hobbies or Interests do you and your family have that they are passionate about?**

**5. Has your lifestyle changed recently?**

Retired: Yes ☐ No ☐ When:

Children left the nest: Yes ☐ No ☐ When:

One spouse returned to work: Yes ☐ No ☐ When:

Changed occupation: Yes ☐ No ☐ When:

If so, what was previous occupation?

Any other changes:

Current occupation(s):

Insured #1:

Insured #2:

Comments:

**6. What type of clothing do you typically buy?**

Name:	Prof:	Casual:	Combo:
Name:	Prof:	Casual:	Combo:
Name:	Prof:	Casual:	Combo:
Name:	Prof:	Casual:	Combo:
Name:	Prof:	Casual:	Combo:

Comments:

**7. Do you have any unique collections (i.e. porcelain dolls, sports cards, salt & pepper shakers, etc.)? Yes ☐ No ☐**

If yes, what are they?

**8. Did you salvage any photographs of your home or belongings? Or do you have any family or friends living at a different location that 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.**

<input type="checkbox"/> Yes, I have photos	<input type="checkbox"/> No, I do not have photos
<input type="checkbox"/> Yes, Friends/Family have photos	<input type="checkbox"/> No, Friends/Family do not have photos

Comments:

**9. Have you had any custom work done for personal property, such as curtains, valances, bedspreads, couch covers, or custom furniture built? If so, please provide the name(s) and phone number(s) of the individuals who did the work.**



**10. 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?**

**11. How do you normally make your purchases?**

Cash ☐

Credit card ☐

Debit card ☐

Retail credit card ☐

Check ☐

Comments:

**It may be necessary for us to be able to show a certain amount of backup when submitting your personal property claim. 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 company directly. Explain you have had a fire and need to obtain 2 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 as you can recall and the stores where purchases were made 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 forgo this step. Specify any particular cards you use regularly. (You may use the reverse side if additional space is required.)**

**12. Do you own any artwork, antiques, statuary, rugs or similar fine art 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.**

**13. Do you own any jewelry, firearms, silver or goldware of significant value? That is, any individual piece of noted item worth over \$1,000.00. Is it 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 store where it was purchased. If you have a particular store that you deal with regularly, please list their names and phone numbers below. (You may use the reverse side if additional space is required.)**

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

**15. To the best of your ability, please list the various rooms in your home. There may be a need to reconstruct 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 of your floor plan, a copy would be very helpful. Put this on a blank piece of paper or just list the name of your rooms.**

**Name:** \_\_\_\_\_

**Date of Loss:** \_\_\_\_\_

*Please return to your inventory specialist as soon as possible.*





# STORE REFERENCE WORKSHEET



## 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 cost 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 would feel is compatible.**

MEN'S CLOTHING:

WOMEN'S CLOTHING:

TEENAGER/CHILD CLOTHING:

LARGE APPLIANCES:

SMALL APPLIANCES/ KITCHENWARE:

FURNITURE:

LINENS (KITCHEN, BEDROOM AND BATH):

BATHROOM MEDICINAL AND PERSONAL NEEDS:

COSMETICS/ PERFUMES:

HOME OFFICE RELATED PROPERTY:

HOME DÉCOR (LAMPS, THROW PILLOWS, DECORATIVE TOUCHES):

HOME IMPROVEMENT/ TOOLS:

MUSICAL INSTRUMENTS/ SPECIAL INTEREST:

SPORTS RELATED EQUIPMENT:

FIREARMS/ HUNTING/ ETC:

TOYS:

DVD'S AND MUSIC:

BOOKS:

FINE CHINA AND CRYSTAL:



PET NEEDS:

JEWELRY:

ELECTRONICS/ COMPUTER RELATED:

PATIO/ PLANTS/ DÉCOR TREES:

CRAFT/ HOBBY SUPPLIES:

SPECIALTY STORES:

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

Name: \_\_\_\_\_  
Date of Loss: \_\_\_\_\_