

# PERSONAL PROPERTY INVENTORY CLAIM FORM

## COMPREHENSIVE CONTENTS DOCUMENTATION

**Insured:** Jennifer and Mark Robinson  
**Claim #:** SF-2024-456789  
**Date of Loss:** December 28, 2024  
**Prepared Date:** January 8, 2025  
**Prepared By:** Robinson Family / Assisted by ClaimPro Services  
**Inventory Method:** ☒ Room-by-Room ☒ Category ☐ Combined

## INSTRUCTIONS

List all damaged, destroyed, or missing personal property. Provide maximum detail to support replacement cost value. Include brand names, model numbers, purchase locations, and any identifying features. Attach all available documentation.

## PROPERTY CONDITION CODES

- A** - Destroyed/Total Loss (0% salvageable)
- B** - Heavy Damage (25% salvageable)
- C** - Moderate Damage (50% salvageable)
- D** - Light Damage (75% salvageable)
- E** - Smoke/Odor Only (Cleaning possible)

## MASTER INVENTORY

### LIVING ROOM

Item Description	Brand/Model	Serial #	Where Purchased	Purchase Date	Purchase Price	Age (Yrs)	Condition Pre-Loss	D C
Leather Sectional Sofa	Ashley/Warstein-Gray	N/A	Ashley HomeStore	03/2021	\$2,850	3	Excellent	A
65" LED Smart TV	Samsung/UN65TU8000	S01234567	Best Buy	11/2022	\$1,299	2	Like New	A

Item Description	Brand/Model	Serial #	Where Purchased	Purchase Date	Purchase Price	Age (Yrs)	Condition Pre-Loss	D
Coffee Table - Glass/Wood	West Elm/Industrial	N/A	West Elm	06/2020	\$599	4	Good	B
Area Rug (8x10 Persian)	Karastan/Spice Market	N/A	Macy's	09/2019	\$1,450	5	Very Good	C
Bookshelf Unit (Built-in)	Custom	N/A	Local Carpenter	04/2018	\$3,500	6	Excellent	A
Sound Bar System	Sonos/Arc	SN456789	Sonos.com	12/2021	\$899	3	Excellent	A
Floor Lamp (2)	Pottery Barn	N/A	Pottery Barn	08/2020	\$358	4	Good	B
Wall Art Collection	Various	N/A	Various	Various	\$1,250	Various	Good	A

**Living Room Subtotal: RCV \$13,648 | ACV \$11,498**

## KITCHEN

Item Description	Brand/Model	Serial #	Where Purchased	Purchase Date	Purchase Price	Age (Yrs)	Condition Pre-Loss	Dam Code
Refrigerator (French Door)	GE Profile/PFE28KYNFS	GE123456	Home Depot	05/2020	\$2,799	4	Good	A
Dishwasher	Bosch/SHPM88Z75N	B789456	Lowe's	05/2020	\$1,149	4	Very Good	A
Microwave (Over-range)	GE/JVM7195SKSS	GE789123	Home Depot	05/2020	\$429	4	Good	A
Cookware Set (12 pc)	All-Clad D5	N/A	Williams-Sonoma	12/2019	\$799	5	Excellent	B
Stand Mixer	KitchenAid/Professional 600	KA456789	Target	06/2021	\$449	3	Like New	C
Dinnerware Set	Lenox/French Perle	N/A	Bed Bath & Beyond	03/2019	\$350	5	Good	A

Item Description (Service/12)	Brand/Model	Serial #	Where Purchased	Purchase Date	Purchase Price	Age (Yrs)	Condition Pre-Loss	Damage Code
Coffee Maker	Breville/Barista Express	BR123456	Sur La Table	11/2022	\$699	2	Excellent	B
Instant Pot (8qt)	Instant Pot/Duo Plus	IP789456	Amazon	08/2021	\$129	3	Very Good	C
Cutlery Set	Wusthof Classic	N/A	Williams-Sonoma	04/2018	\$450	6	Good	B

**Kitchen Subtotal: RCV \$8,892 | ACV \$7,513**

**MASTER BEDROOM**

Item Description	Brand/Model	Serial #	Where Purchased	Purchase Date	Purchase Price	Age (Yrs)	Condition Pre-Loss	Damage Code
King Bed Frame	Restoration Hardware/Churchill	N/A	RH Gallery	10/2019	\$2,495	5	Very Good	B
Mattress Set (King)	Tempur-Pedic/ProAdapt	TP456123	Mattress Firm	10/2019	\$3,499	5	Excellent	A
Dresser (9-drawer)	Ethan Allen/Vintage	N/A	Ethan Allen	10/2019	\$1,899	5	Good	B
Nightstands (2)	Ethan Allen/Vintage	N/A	Ethan Allen	10/2019	\$998	5	Good	B
Men's Clothing	Various	N/A	Various	Various	\$4,500	Various	Good	A
Women's Clothing	Various	N/A	Various	Various	\$6,500	Various	Very Good	A
55" TV	LG/OLED55C1PUB	LG789456	Costco	03/2021	\$1,399	3	Excellent	A

**Master Bedroom Subtotal: RCV \$22,089 | ACV \$18,976**

**HOME OFFICE**

Item Description	Brand/Model	Serial #	Where Purchased	Purchase Date	Purchase Price	Age (Yrs)	Condition Pre-Loss	Damage Code
Desktop Computer	Dell XPS/8940	DL123789	Dell.com	08/2022	\$1,599	2	Excellent	A

Item Description	Brand/Model	Serial #	Where Purchased	Purchase Date	Purchase Price	Age (Yrs)	Condition Pre-Loss	Damage Code
Monitor (27")	LG/27UK650-W	LG456789	Amazon	08/2022	\$399	2	Like New	A
Laser Printer	HP/LaserJet Pro M428	HP789123	Office Depot	06/2021	\$379	3	Good	B
Office Desk	Haworth/Compose	N/A	Office Furniture USA	01/2020	\$1,250	4	Very Good	B
Office Chair	Herman Miller/Aeron	HM123456	Herman Miller	01/2020	\$1,395	4	Excellent	C
File Cabinet (4-drawer)	HON/510 Series	N/A	Staples	03/2019	\$299	5	Good	A
Bookshelf (2)	IKEA/Billy	N/A	IKEA	05/2018	\$198	6	Good	A
Office Supplies	Various	N/A	Various	Various	\$350	Various	Good	A

Home Office Subtotal: RCV \$6,119 | ACV \$5,307

CATEGORY SUMMARIES

Category	Item Count	Total Purchase Price	Total RCV	Total ACV	Documentation
Furniture	42	\$28,450	\$31,295	\$25,036	18 receipts
Electronics	15	\$12,385	\$11,546	\$9,237	12 receipts
Appliances	8	\$9,250	\$10,175	\$8,140	8 receipts
Clothing - Men's	145	\$4,500	\$4,500	\$3,600	List attached
Clothing - Women's	225	\$6,500	\$6,500	\$5,200	List attached
Clothing - Children's	85	\$2,250	\$2,250	\$1,800	List attached
Kitchen Items	52	\$3,850	\$4,235	\$3,388	15 receipts
Linens/Bedding	28	\$1,950	\$2,145	\$1,716	8 receipts
Tools	35	\$2,450	\$2,695	\$2,156	12 receipts
Sports Equipment	18	\$3,250	\$3,575	\$2,860	Photos
Jewelry/Watches	8	\$4,850	\$5,335	\$5,335	Appraisals
Books/Media	250	\$2,500	\$2,750	\$1,650	List attached

Category	Item Count	Total Purchase Price	Total RCV	Total ACV	Documentation
Toys/Games	45	\$1,850	\$2,035	\$1,628	Photos
Home Office/Business	22	\$4,250	\$4,675	\$3,740	10 receipts
Other	38	\$2,150	\$2,365	\$1,892	Various
<b>TOTALS:</b>	<b>1,016</b>	<b>\$90,435</b>	<b>\$96,076</b>	<b>\$77,378</b>	

## HIGH-VALUE ITEMS (Items over \$1,000)

Item	Purchase Price	Replacement Cost	Documentation	Special Limits Apply?
Tempur-Pedic Mattress Set	\$3,499	\$3,799	Receipt/Warranty	No
Leather Sectional Sofa	\$2,850	\$3,250	Receipt	No
GE Profile Refrigerator	\$2,799	\$2,999	Receipt	No
Diamond Engagement Ring	\$8,500	\$9,350	Appraisal 2023	Yes - \$2,500 limit
Custom Built-in Bookshelf	\$3,500	\$4,250	Invoice	No
Herman Miller Aeron Chair	\$1,395	\$1,495	Receipt	No
Dell XPS Computer	\$1,599	\$1,599	Receipt/Invoice	No

## SCHEDULED/RIDER ITEMS

Item	Policy Scheduled Amount	Claimed Amount	Appraisal Date	Appraiser
Diamond Engagement Ring	\$9,000	\$9,350	06/15/2023	Certified Gemologist Inc.
Art Collection (3 pieces)	\$5,500	\$5,500	03/20/2023	Fine Art Appraisals LLC
Antique Dining Set	\$4,200	\$4,200	03/20/2023	Antique Valuations

## GIFT ITEMS (No Receipt Available)

Item	Given By	Occasion	Approximate Date	Estimated Value	How Determined
Crystal Vase Set	Parents	Wedding	06/2015	\$450	Online research - Waterford

Item	Given By	Occasion	Approximate Date	Estimated Value	How Determined
Kitchen Aid Mixer Attachments	Sister	Christmas	12/2021	\$225	KitchenAid website
Golf Clubs (partial set)	Brother	Birthday	08/2022	\$850	Golf Galaxy similar items

## DEPRECIATION SCHEDULE APPLIED

Category	Useful Life	Annual Depreciation	Condition Adjustment	Notes
Furniture	10 years	10%	-5% for excellent	Quality brands depreciate slower
Electronics	5 years	20%	-10% for like new	Rapid technology changes
Appliances	10 years	10%	Based on brand	Energy Star models
Clothing	5 years	20%	-10% for designer	Designer items hold value
Linens	5 years	20%	Standard	Normal wear expected
Tools	15 years	6.67%	-5% for light use	Quality tools last longer
Jewelry	N/A	0%	Appreciates	Precious metals/stones

## SALVAGEABLE ITEMS

Item	Location	Estimated Salvage Value	Storage Location
Herman Miller Chair	Office	\$750	ServiceMaster Warehouse
Some Kitchen Items	Kitchen	\$425	ServiceMaster Warehouse
Select Tools	Garage	\$350	On-site shed
Some Books	Office	\$125	Garage

## DOCUMENTATION CHECKLIST

- ☒ Pre-loss home inventory (08/2023)
- ☒ Purchase receipts (87 attached)
- ☒ Credit card statements (24 pages)
- ☒ Bank statements for purchases (18 pages)
- ☒ Photos of damaged items (234 attached)

- ☑ Photos showing pre-loss condition (45)
  - ☑ Product manuals/warranty cards (32)
  - ☑ Appraisals for valuable items (3)
  - ☑ Bank/financing records
  - ☑ Gift receipts/cards
  - ☑ Online purchase history printouts
  - ☑ Insurance photos from prior claims
  - ☑ Social media photos showing items
  - ☑ Video walkthrough (12/20/2024)
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## METHODOLOGY STATEMENT

Replacement costs were determined using:

- Current retail pricing from original retailers where available
  - Like kind and quality comparisons from major retailers
  - Online marketplace research for discontinued items
  - Professional appraisals for antiques and collectibles
  - Contractor estimates for custom/built-in items
  - Inflation adjustments for older items using CPI index
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## CERTIFICATION

I certify under penalty of perjury that:

- This inventory represents a true and accurate accounting of my personal property losses
- All values stated are based on actual costs or reasonable replacement estimates
- No items have been intentionally omitted or values inflated
- Any recovered items will be reported to the insurance carrier
- I have not received compensation for these items from any other source

**Jennifer Robinson**

Signature: \_\_\_\_\_

Date: January 8, 2025

**Mark Robinson**

Signature: \_\_\_\_\_

Date: January 8, 2025

**Witness (if available):**

Sarah Mitchell (Neighbor)

Signature: \_\_\_\_\_

Date: January 8, 2025

**Prepared/Assisted By:**

ClaimPro Services

Michael Thompson, Public Adjuster

License #: GA-PA-4567

(770) 555-7890 | [mthompson@claimpro.com](mailto:mthompson@claimpro.com)

Date: January 8, 2025

**SUMMARY TOTALS**

**By Location**

Room/Area	Number of Items	Total RCV	Total ACV
Living Room	42	\$13,648	\$11,498
Kitchen	68	\$8,892	\$7,513
Master Bedroom	285	\$22,089	\$18,976
Bedroom 2	125	\$8,450	\$6,760
Bedroom 3	98	\$6,250	\$5,000
Home Office	45	\$6,119	\$5,307
Bathrooms	52	\$3,850	\$3,080
Garage/Tools	85	\$5,450	\$4,360
Basement	145	\$12,450	\$9,960
Other Areas	71	\$8,878	\$7,102
<b>TOTAL:</b>	<b>1,016</b>	<b>\$96,076</b>	<b>\$77,378</b>

**By Damage Type**

Damage Code	Number of Items	Percentage	Total RCV
A - Total Loss	487	48%	\$46,116
B - Heavy Damage	285	28%	\$26,901
C - Moderate Damage	165	16%	\$15,372



Damage Code	Number of Items	Percentage	Total RCV
D - Light Damage	52	5%	\$4,804
E - Smoke Only	27	3%	\$2,883

## ADDITIONAL NOTES

### Special Circumstances

1. **Water Damage Pattern:** Most damage concentrated in living areas due to roof failure over main section of home
2. **Smoke Damage:** Items in closed closets show primarily smoke damage, may be cleanable
3. **Custom Items:** Several built-in features require specialized restoration contractors
4. **Electronics:** All tested for functionality; those marked "A" failed testing
5. **Antiques:** Professional restoration possible for some pieces, quotes pending

### Pending Documentation

- Professional jewelry appraisal update (scheduled 1/15/25)
- Restoration quotes for salvageable antiques
- Specialized electronics evaluation for potential data recovery
- Final clothing inventory from items at dry cleaner

### Insurance Policy Limits Noted

- **Jewelry:** \$2,500 per item limit (unless scheduled)
- **Electronics:** \$5,000 per item limit
- **Cash/Securities:** \$500 limit
- **Business Property:** \$2,500 limit
- **Scheduled Items:** Full replacement value

## SETTLEMENT CALCULATIONS

### Replacement Cost Value (RCV)

**Total RCV:** \$96,076

### Actual Cash Value (ACV)

**Total ACV:** \$77,378

**Depreciation Applied:** \$18,698

### **Policy Coverage Analysis**

- **Coverage C Limit:** \$125,000 (Personal Property)
- **Claim Amount:** \$96,076
- **Within Limits:** Yes
- **Deductible:** \$2,500
- **Net Claim (RCV):** \$93,576
- **Initial Payment (ACV less deductible):** \$74,878
- **Recoverable Depreciation:** \$18,698

### **Additional Living Expenses (Related)**

- **Hotel/Temporary Housing:** \$4,500
  - **Increased Food Costs:** \$850
  - **Laundry/Dry Cleaning:** \$425
  - **Storage Unit:** \$350/month x 3 months = \$1,050
  - **Total ALE:** \$6,825
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## **CLAIM SUBMISSION CONFIRMATION**

### **Submitted Via:**

- ☒ Insurance Company Portal (1/8/25 2:30 PM)
- ☒ Email with Read Receipt
- ☒ Certified Mail (Tracking #7025-4567-8901-2345)

### **Copies Provided To:**

- Insurance Adjuster: Tom Williams
- Public Adjuster: Michael Thompson
- Mortgage Company: First National Bank
- Personal Records: File maintained

### **Expected Response Timeline:**

- Initial Acknowledgment: Within 48 hours
  - Initial Payment (ACV): Within 15 days
  - Depreciation Recovery: Upon replacement proof
  - Full Settlement: Within 30-45 days
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*This personal property inventory represents a comprehensive accounting of losses from the December 28, 2024 covered peril. All information is accurate to the best of our knowledge and belief. We reserve the right to supplement this claim if additional damages are discovered.*

**For Questions Contact:**

Jennifer & Mark Robinson

(770) 555-4567

[jmrobinson@email.com](mailto:jmrobinson@email.com)

**Claim Representative:**

Tom Williams, State Farm

(800) 555-7894 x234

[tom.williams@statefarm.com](mailto:tom.williams@statefarm.com)

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*This document is provided as an example for reference purposes.*