

Personal Property Scope Checklist

Step	Requirement	Recommendations:
1	Inventory	<p>Jointly Inventory items valued > \$100.00</p> <ul style="list-style-type: none"> - Agree on Expensive Items in advance - Record items Room by Room (Top to bottom N-E-S-W (clockwise)) <p>Quantify Items < \$100.00 (e.g. Drawer Half Full of Socks) and ask Insured to complete that inventory in detail</p>
2	Categorize Inventory	<p>Categorize Property Items as:</p> <ul style="list-style-type: none"> - Undamaged - Clearly Repairable or Cleanable - Possibly Repairable or Cleanable - Obvious Total Loss Item
3	Secure Contents Information	<p>Get Enough Information to Accurately Obtain Current RC & Reasonable ACV.</p> <ul style="list-style-type: none"> - Date of Purchase - Place of Purchase - Amount Paid (Receipts, Photos?) - I.D. Appliances by Manufacture, Model # & Serial # - I.D. Furniture by Style, Size, Manufacturer - I.D. Expensive Clothing (Suits, Dresses, Coats) by Quantity, Style, Size, Manufacturer
4	Enlist Outside Experts	Items that may require an Expert: Antiques, Works of Art, Collectibles, Firearms, Jewelry, Silverware, China, Crystal
5	Theft Loss Requirements	<p>Obtain all available information to:</p> <ul style="list-style-type: none"> - Properly I.D. the Items - Receipts, Service Manuals, Existing Photos, Accessories - Determine RC/ACV
6	Out of Sight Loss Requirements	Carefully inspect debris to identify evidence of expensive mentioned by the insured (furniture springs, TV/Stereo Chassis, etc.). The insured will be less likely to exaggerate other items
7	Photos	<p>Take Photos Last</p> <ul style="list-style-type: none"> - Damaged Property - Area where Out-of-Sight Property was Located

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