

Contents Claims Detective

Document, identify, and value personal property after a loss

Room-by-room inventories + photos + receipts = faster, fairer settlements

10
Panels

5
Workflow Steps

6
Special Categories

01 - FOUNDATION

Why documentation matters

A complete contents record proves ownership, condition, and value.

- Keeps a room-by-room inventory for faster claims processing.
- Photos, serial numbers, and receipts substantiate loss and value.
- Proper documentation reduces disputes and speeds payment.

Impact of thorough documentation

Faster settlement 73%

Fewer disputes 58%

Higher valuation accuracy 89%

Representative outcomes with thorough documentation

02 - PROCESS

5-step claims workflow

Follow a consistent process from identification to settlement.

STEP 01



Identify

Record brand, model, size, features.

STEP 02



Verify

Photos, receipts, serial numbers, warranties.

STEP 03



Classify

Furniture, electronics, apparel, collectibles.

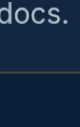
STEP 04



Research Value

Use appropriate retail/resale/appraisal sources.

STEP 05



Submit & Reconcile

Provide organized inventory + supporting docs.

03 - TEMPLATE

Inventory entry format

Use a consistent line-item for every property entry.

EXACT LINE TEMPLATE

Item name | Brand | Model | Size | Material | Color | Condition | Qty | Purchase date | Purchase price | Replacement source

EXAMPLE ENTRY

Dining chair | Ethan Allen | Calder | 28"x22" | Oak/upholstered | Walnut/Gray | Good | 6 | 05/2019 | \$180 ea | Retail equivalent (Model X)

ROOM NAMES

Run in ALL CAPS — e.g., KITCHEN

DESCRIPTIONS

Capitalize only the first word

FILE REFERENCES

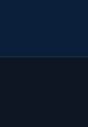
photo001.jpg → Dining chair

RCV vs ACV: indicate valuation basis on each item row.

04 - AUTHENTICATION

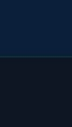
Identifying vintage items

Use multiple clues together — labels, materials, construction, and style.



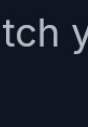
Labels & Tags

Union tags, retailer addresses (no ZIP = older).



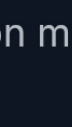
Construction

Dovetails, hand-planed, machine screws, staples.



Materials

Bakelite, rayon, Dacron, plywood vs particleboard.



Style Markers

Silhouette, hardware, typography, trim details.

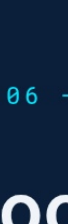


Treat each clue as supporting evidence; corroborate with receipts, provenance, or appraisals.

05 - VALUATION

Price research & valuation

Match your source to the policy valuation method.



RCV

Replacement Cost Value

Use current retail for similar new items.



ACV

Actual Cash Value

Use market depreciation + comparable used pricing.



APP

Appraisals

Required for high-value, unique, or collectible items.

RESEARCH RULES

- Prioritize manufacturer MSRP or current retail for new replacement.
- Avoid single auction outliers; use multiple verified seller listings.
- Verify source links that point directly to the specific item listing.

Policy language controls valuation — confirm the method with your adjuster.

06 - CHECKLIST

Collect this evidence for every item whenever possible.



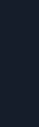
Room and item photos (wide + close-up)



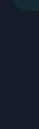
Labels, serial numbers, maker marks



Purchase receipts / credit card statements



Warranty cards, manuals, appraisals



Repair/cleaning records and replacement quotes

0/5
COMPLETE

Click items to track progress

FILE NAMING CONVENTION

ROOM_ITEM_DATE_photo01.jpg

Consistent naming links files to inventory rows and speeds adjuster review.

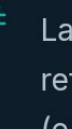
07 - SUBMISSION

Adjuster-ready submission tips

Organize to minimize follow-up and accelerate payment.



Group similar items and subtotal by room or category.



Mark items as Destroyed vs Damaged and provide photos for each.



Attach supporting files to matching inventory rows.



Provide replacement links or vendor quotes for RCV items.



Keep a copy of every submission and any insurer requests.

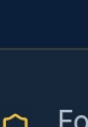


Label supplemental docs with reference to claim line numbers (e.g., CLM123-01).

08 - CATEGORIES

Special categories

Some items need more evidence and specialist valuation.



Jewelry

Appraisals, gem reports, purchase receipts.



Fine Art

Provenance and expert appraisal required.



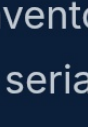
Collectibles & Antiques

Condition reports and comparables.



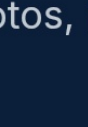
Designer Apparel

Tags, receipts, authentication.



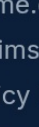
Electronics

Model numbers, serials, factory specs.



Custom Furniture

Maker info, build specs, replacement quote.



For high-value items, secure a qualified independent appraisal when requested by the insurer.

READY TO FILE?

Make claims faster: document clearly, research accurately, submit completely

Create a room-by-room inventory today. Keep photos, receipts, and serial numbers.

Document

Research

Submit