INSURANCE CLAIMS REFERENCE

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 | 20"×22" | 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

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

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

06 — CHECKLIST

Documentation 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

SOURCES

Design & layout best practices: pineable.com · visme.co · copyrocket.ai
Claims & valuation guidance: adapt to insurer policy language; use appraisers for high-value items.

LEGAL NOTICE

This guide is a practical reference. Policy language and jurisdictional law control claims outcomes.