

Appendix to Landlord Rental Property Loss

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APPENDIX

These appendix documents are samples of insurance claims documents that I have critiqued. My notes are handwritten in the margins as well as in blue text boxes. My notes are followed by my initials "rc". These documents may not be the latest versions and should only be used as a guide to show you how to critique your own unique documents.

A - The Policy

- A1 - State law overrides policy language.*
- A2 - "Certification Page" sample of a certified policy.*
- A3 - Sample "DP 3 Rental Dwelling Property Declarations Page" (2 pages)*
- A4 - "CRPID", California Residential Property Insurance Disclosure, (2 pages)*
- A5 - Sample ISO "DP 3" Dwelling Policy for single family rental 1988 (9 pages)*
- A6 - Sample "BP 03" Business Owners Property Declarations page and index (2 pages)*
- A7 - Sample ISO "BP 03" Business Owners Policy for apartments 2002 (43 pages)*
- A8 - Sample Aetna "CP" Commercial Property Declarations page for apartments (4 pages)*
- A9 - Sample Aetna "CP" policy table of contents (to help organize your hodgepodge of paper)*
- A10 - Sample ISO "CP" policy parts collection, "a la carte" style (42 pages)*

B - Building Structure Claim Documents

- B1 - "Bid Comparison Worksheet" sample (4 pages)*
- B2 - Contractor and adjuster various "itemized" estimate styles, 4 samples (4 pages)*
- B3 - Additions to Estimate list, one hand written and one typed (10 pages)*
- B4 - Repair Estimate Depreciation sample (4 pages)*
- B5 - Depreciation Guidelines for Building Structure by Marshall & Swift (1 page)*
- B6 - Low Ball Appraisals, 3 samples (43 pages)*
- B7 - Title Company comparable sales reports, 4 samples (11 pages)*
- B8 - Code Improvement, without endorsement, Clinton Miller publication (3 pages)*

C - Contents/Miscellaneous

- C1 - Contents Inventory Sheet (your own) 3 samples completed (3 pages)*
- C2 - Depreciation charts for contents, 2 samples (2 pages)*
- C3 - Proof of Loss forms, 2 completed samples (4 pages)*
- C4 - Release Forms, 2 samples (2 pages)*
- C5 - "Replacement Agreement" (1 page)*