

# Businessowners Loss - Deluxe With Appendix

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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 Hardware Store “BOP” Business Owners Policy Declarations Page (10 pages)*
- A4 - Sample Auto Body Shop “BOP” Business Owners Policy Declarations Page (6 pages)*..
- A5 - Sample Apartment “BOP” Business Owners Policy Declarations Page (1 page)* .....
- A6 - Sample “BOP” Business Owners Policy index, Table of Contents* .....
- A7 - Sample ISO “BP 03” Business Owners Policy 2002 (43 pages)* .....
- A8 - Sample Funeral Home “CP” Commercial Property Declarations Page (7 pages)* .....
- A9 - Sample Aetna “CP” policy table of contents (to help organize your hodgepodge of paper)*
- A10 - Sample ISO Manufacturer’s “CP” Policy Declarations (1 page)* .....
- A11 - 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 – Insurer’s Low Ball Appraisals critiqued, 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.....**

*C1 - Contents Inventory Sheet (your own) 3 samples completed (3 page).....*

*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).....*

*C6 - Sample cover letter with Profit and Loss Statement.....*

*C7 - Profit & Loss Statement and Business Income Summary with "rates of increase" (1 page)*

*C8 - Sample monthly Profit and Loss Statements (12 months, 12 pages).....*

*C9 - Sample insurer's accountant's Profit and Loss Statement.....*