

Appendix to Homeowners Loss

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APPENDIX TO HOMEOWNERS LOSS – ALL ASPECTS

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 - “Certification Page” sample of a certified policy.....
- A2 - “Declarations Page, 2 samples” (2 pages).....
- A3 - Endorsement and Policy name number list (5 pages).....
- A4 - “CRPID”, California Residential Property Insurance Disclosure, (3 pages).....
- A5 - Sample ISO HO3 policy 1991 (19 pages).....
- A6 - Sample ISO HO3 policy 2000 (22 pages).....
- A7 – Sample Contents Replacement Cost endorsement.....

B - Building Structure Claim

- 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 Claim/Miscellaneous.....

- 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 - Additional Living Expense Report (1 page).....
- C6 - “Replacement Agreement” (1 page).....