

# Your contents claim recovery process

## WHAT YOU NEED TO DO

- Protect your property from further damage.
- Separate your damaged property and keep these items until your claim representative indicates they may be discarded. Your claim representative may inspect these items to verify ownership and determine their value based on factors such as the make, model and condition prior to the loss.
- Create an inventory of your personal property that was damaged or destroyed (see details below) and submit your inventory as soon as possible.
- Keep all receipts and invoices for any personal property repairs or replacement.

## COMPLETING A PERSONAL PROPERTY INVENTORY

- List the damaged or destroyed property by room location (inventory sheets, sample inventory sheet, brochure and graph paper are enclosed).
- It helps to:
  - Diagram the damaged room, showing where larger items were once located.
  - Review photographs to refresh your memory.
  - Inventory each person's damaged clothing/property individually.
  - Fully describe each damaged item, including the quantity, age, brand, model and serial number, if available.
    - List similar items together (such as clothing, food items, etc.)
    - Do not include items attached to the structure (such as a ceiling fan)
- List the cost to replace the item with another of the same or similar kind and quality.
- Provide documentation for ownership and value for higher-value items (i.e. owner's manuals, original purchase receipts, invoices, photos, etc.).

## PAYMENTS

Your homeowner's policy may provide replacement cost coverage on your personal property. If it does, your policy outlines that your initial payment amount will be based on the actual cash value (ACV) of these items. After the items are repaired or replaced, we will reimburse the difference between the ACV amount you already received and any additional amount you can recover under your policy. Your claim representative will consult with you regarding specific personal property limits that will apply to your loss.

- **What you need to do to be reimbursed for this recoverable depreciation:** Repair or replace your damaged personal property as soon as possible. Submit a final itemized receipt or invoice to Auto-Owners that shows the total amount paid to repair or replace each item and number each receipt or invoice to correspond with the personal property inventory.

**Please contact your claim representative with any questions or concerns about the personal property portion of your claim.**

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**INSURANCE**

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The information provided above is a brief summary of Auto-Owners' policy coverage. Please refer to your policy for a detailed explanation. All rights, terms, conditions, and exclusions in the policy are in full force and effect and are completely reserved. No action by any employee, agent, attorney or other person on behalf of Auto-Owners Insurance Company; or hired by Auto-Owners Insurance Company on your behalf; shall waive or be construed as having waived any right, term, condition, exclusion or any other provision of the policy.