

# Appendix to Businessowners Loss

## Table of Contents

### **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.** .....

### **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* .....