



Settlement Professionals

ICDR, Inc.
Claims Dispute Resolution
1100 Dexter Avenue North, #100
Seattle, WA 98109

www.ICDRInc.com
206-676-3838 o / 206-971-5021 f

RE: Insured :
Date of Loss :
Loss Location :
Insurance Co. :
Policy Number :

Dear :

We thank you for the opportunity to assist you in compiling a detailed inventory of your contents claim. For your benefit we have enclosed an **ICDR Preliminary Preparation Package** which will:

- Outline the entire contents inventory process from start to finish.
- Explain what information we need from you to accurately value your contents claim.
- Provide forms to guide and simplify the overall process of information gathering.

Please take the time now to read through this information, and complete three contents claim evaluation forms (life events, shopping history, & age categories) to be returned to ICDR **10 days** of receipt of this letter.

In order to expedite your claim, ICDR adheres to a rigorous schedule wherein we release the most current edition of your contents inventory which incorporates all information and documentation accumulated to date. During each step of our inventory process ICDR will generate the most accurate and comprehensive inventory based on the information provided to date.

The more information you provide, the more accurate and comprehensive your contents inventory. The sooner you provide this information, the sooner your contents claim can be resolved.

Thank you for helping us to provide you the most thorough and detailed contents inventory possible. As always, if you have any questions we are available by phone or email.

Sincerely,

ICDR, Inc.

Brandi Hollibaugh
206-676-3852
bhollibaugh@icdrinc.com

INSURED:

Date:

Complete and return no later than 10 days from the above date.

Sometimes it helps to remember the item acquired date based on major life events. Please fill out this form prior to addressing the purchase/acquired worksheet.

<u>List Major Life Event</u>	<u>Year(s)</u>	
Examples:		
Death, grandmother and father	1995	2010
College graduation	1985	
Family room addition	2003	
Move to house in Tacoma	2000	
Marriage		
Divorce		
Re-marriage		
New job		
Blended family		
Remodel / Addition / Refurnish		
Start a business		
Close a business		
Pregnancy / Birth		
Weight loss / gain		
Catastrophic loss (previous)		
Adult children move back home		
Parents move in with you		
Adoption		
Major illness		
Death in family		
College graduation		
Move to different house/apartment		
Inheritance		
Vacations		
Other (not listed above):		

Please write the average age for each category item, the year of purchase/acquired date, to the best of your recollection, for the most recent and the oldest of items in that item category. Leave the cell blank if it does not apply to you.

<u>Item Category</u>	<u>Average Age</u>	<u>Purchased/Acquired Year</u>		<u>% of Items are</u>	
		<u>Most Recent</u>	<u>Oldest</u>	<u>Most Recent</u>	<u>Oldest</u>
Area Rugs					
Books					
Camping / Outdoor Gear					
Clothing: baby					
Clothing: children					
Clothing: formal					
Clothing: men/women					
Clothing: teen					
Collections:					
DVD and music CD					
Electronics: camera, phone					
Electronics: televisions					
Electronics: video game cartridges					
Electronics: video game console & accessories					
Electronics: video/audio					
Exercise & Sporting Equipment					
Family Heirloom					
Fine China, Crystal & Silver					
Fire Arms					
Furniture: bedroom					
Furniture: dining room					
Furniture: family room					
Furniture: living room					
Furniture: office					
Furniture: patio, outdoor, storage					
Home Décor: fine art					
Home Décor: prints, canvas					
Home Décor: wall art					
Jewelry, including watches					
Kitchen Appliances: refrigerator, range					
Kitchen Appliances: small/counter					

<u>Item Category</u>	<u>Average Age</u>	<u>Purchased/Acquired Year</u>		<u>% of Items are</u>	
		<u>Most Recent</u>	<u>Oldest</u>	<u>Most Recent</u>	<u>Oldest</u>
Kitchen: cutlery					
Kitchen: every day dishes					
Kitchen: every day flatware					
Kitchen: glassware					
Kitchen: pots and pans					
Kitchen: serving pieces					
Kitchen: utensils					
Lamps					
Linen: bath					
Linen: bed and pillows					
Linen: table accessories					
Office Equipment: printer, scanner, fax machine, etc.					
Office Equipment: software					
Shoes: adult					
Shoes: child					
Shoes: formal					
Tools: electric					
Tools: hand					
Tools: yard					
Vacuum/Carpet or Floor Cleaner					
VHS and Tape Cassettes					
Window Treatments: blinds					
Window Treatments: curtains					

Note that we will apply an average age to each category line item based on your answers on this worksheet. You will have the opportunity to amend any ages during your review of the priced preliminary inventory.

Where do you shop for these items:

List several stores and/or online sources

Clothing: baby/children	
Clothing: suits/formal	
Clothing: men/women/teen	
Collections: Hummel figurines, ornament collection, hat collection	
Electronics	
Exercise & Sporting Equipment	
Fine China, Crystal & Silver	
Fire Arms	
Furniture	
Home Décor	
Jewelry, Costume	
Jewelry, Fine: including watches	
Kitchen Appliances: refrigerator, range	
Kitchen Appliances: small/counter	
Housewares: dishes, flatware, pots and pans, glassware, etc.	
Linens: bed, bath, table	
Computers, printers, scanner, camera, etc.	
Shoes: adult/teen	
Shoes: child	
Tools: electric and hand	
Drugstore Products: bathroom products, laundry items, cleaners, personal hygiene	
Write in:	

YOUR CONTENTS INVENTORY:

A FOUR PART TUTORIAL

*Completion of an acceptably thorough and accurate contents inventory will require at least **three months**, but no more than **six months** (barring any extenuating circumstances). This process is conducted in four separate phases:*

PHASE I – LOSS SITE EVALUATION

An experienced CDR inventory specialist will visit the loss location to assess site conditions, logistics, safety, and security considerations. At this time CDR will collect photographic evidence for later use in documentation, research, and price confirmation. This preliminary inspection usually lasts no more than an hour and does not require your presence; however, if you prefer to attend this inspection please contact the Project Coordinator immediately to coordinate a mutually convenient date and time. Brandi Hollibaugh can be reached at bhollibaugh@claimsdisputeresolution.com or at 206-676-3852.

PHASE II – COMPREHENSIVE INVENTORYING OF CONTENTS

Onsite Dig-out

CDR inventory specialists will be at the loss site sifting through debris room-by-room to identify contents items that are destroyed, damaged, or unrepairable. The Phase II Dig-out should be completed within two to four weeks after the Phase I Loss Site Evaluation. This two to four week timeline may be subject to change depending upon access, site conditions, amount of contents, and/or extent of damage. I will email your representative as soon as CDR has completed the onsite dig-out.

Talk-out Meetings

A “talk-out” inventory is required when a loss site is inaccessible or the contents are destroyed beyond recognition. Occasionally, a “talk-out” will supplement a “dig-out” inventory.

I will contact you directly to coordinate the best date, time, and location for your meeting with our CDR inventory specialist. You can anticipate this meeting lasting two to four hours.

Instead of digging through the debris at the loss site, your inventory specialist will be digging through your memory in a guided visualization that works through every hidden corner of every room in your house. This process will go more quickly and easily if you can bring to the meeting with you:

- Any memory lists of your contents that you and/or other family members have already started.
- Any pictures showing some of your possessions (check with family and friends for pictures taken at your house during the holidays, birthdays, special occasions, or day-to-day).
- Purchase receipts, warranty documents, instructions, or even the original box.
- Whatever information and/or documentation that you can think of to help us put together a complete list of your missing contents.

We will still need your help after the initial “talk-out”, so you will be provided additional (blank) inventory forms and instructions on how to fill them out. The entire “talk-out” phase should be completed within two to four weeks after your first meeting. It is our standard procedure to confirm with your representative when the “talk-out” phase commences and concludes.

PHASE III – TRANSCRIPTION, RESEARCH, AND PRICING

The transcription, research, and pricing of your contents inventory may take as long as 12 weeks from the date of the last onsite dig-out or talk-out meeting to complete. Upon completion of your Preliminary Contents Inventory, I will email and/or mail a hard copy (based upon your preference) to you for your review and aging. Your Preliminary Contents Inventory packet will include instructions for reviewing, aging, and adding to your contents inventory.

PHASE IV – FINALIZATION OF INVENTORY SUBMISSION PACKAGE

Upon receipt of your aged and amended contents inventory, CDR will invest two to three weeks into depreciating, revising, and finalizing your contents inventory, which will then be forwarded to your representative in its insurance claim presentation format whereupon they will submit this claim to the insurance company with a copy to you.

Simplified outline of the contents inventory process:

Phase 1	Site Evaluation (Onsite Dig-out only)	1-3 days from Assignment Date
Phase 2	Onsite Dig-out / Talk-out Meetings	2-4 weeks from Site Evaluation Date
Phase 3	Transcription, Research, Pricing Modifications and Aging by the Insured	8-12 weeks from Onsite Dig-out/Talk-out commencement date 4 weeks (unless extension requested by the insured)
Phase 4	Depreciation and Final Contents Inventory	2-3 weeks from receipt of aged contents inventory