



ICDR Inc. dba: Claims Dispute Resolution
1455 NW Leary Way Suite 400, Seattle, WA 98107
www.ICDRinc.com

Ballard: 206-489-5240

Fax: 206-971-5028

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 contents claim evaluation form 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
206-489-5240
bhollibaugh@icdrinc.com

Tell us about yourself...

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Insured: _____

Date: _____

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

Please note that the following questions help us to identify your shopping habits, the frequency you cycle through your items, the volume of items that may have been in your home, and researching current replacement cost amounts at the stores you shop. The more information you provide, the more accurate and comprehensive your contents inventory.

How long have you lived at the loss location? Years _____ / Months _____

Are you: Married _____ How long? _____

Divorced _____ How long? _____

Widowed _____ How long? _____

Live-in Partner _____ How Long? _____

Is your partner a named insured on your insurance policy? Yes ___ No ___

Are you employed? Yes ___ No ___

Where do you work and what is your job title? _____

Is your spouse/partner employed? Yes ___ No ___

Where do they work and what is their job title? _____

Do have an aging relative living with you? Yes ___ No ___

How many people over the age of 18 live in the house? _____

How many children live in the house? _____

What are their ages? _____

Do you have indoor pets? Yes ___ No ___

Dog # _____ Cat # _____ Other, list: _____

Tell us about yourself...

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How old is the:

Refrigerator(s)_____/Range_____/Washer_____/Dryer_____/Extra Freezer_____?

How often do you purchase clothing items for yourself?

Weekly_____Monthly_____Seasonally: 2x year____Seasonally: 4x year_____

How often does your spouse/partner purchase clothing items?

Weekly_____Monthly_____Seasonally: 2x year____Seasonally: 4x year_____

How often do you purchase clothing items for children?

Weekly_____Monthly_____Seasonally: 2x year____Seasonally: 4x year_____

How often do you purchase home décor items?

Weekly_____Monthly_____Seasonally: 2x year____Seasonally: 4x year_____

Do you have any hobbies? Please list:

Do you have any collections? Please list:

What year(s) did you purchase the furniture in these rooms?

Living Room_____

Dining Room_____

Master Bedroom_____

Home Office_____

Do you have any family heirlooms? Please list:

Do you have any unusual items? Please describe:

Tell us about yourself...

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How often do you make a clothing/household donation to the thrift store or “purge” your items?

Monthly _____ Seasonally: 2x year _____ 4x year _____

Select the truest % of how you shop?

Online: _____0% _____25% _____50% _____75% _____100%

Discount/Outlet: _____0% _____25% _____50% _____75% _____100%

Chain/Big Box/Mall: _____0% _____25% _____50% _____75% _____100%

Small Business/Boutique: _____0% _____25% _____50% _____75% _____100%

Pick one combination of retail stores best describes where you shop?

_____ Walmart / Big Lots / JcPenney / Mor Furniture

_____ Target / Home Goods / Kohl's / Ikea

_____ Costco / Bed Bath & Beyond / Kohl's / Ashley Furniture

_____ Best Buy / Target / Macy's / Bassett

_____ Apple Store / Williams Sonoma / Nordstrom / Ethan Allen

Tell us about your home...

What is the total square footage? _____

How many bedrooms? _____

Are any bedrooms used as an office _____, den _____, craft room _____, or playroom _____?

How many full bathrooms? _____

How many partial bathrooms? _____

How many living/family rooms? _____

Do you have an office space, den, or craft room (not considered a bedroom)? Yes _____ No _____

Please return this form (**within 10 days**) to ICDR

in the self-addressed stamped envelope included in this packet. Thank you!

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 ICDR inventory specialist will visit the loss location to assess site conditions, logistics, safety, and security considerations. At this time ICDR 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@icdrinc.com or at 206-489-5240.

PHASE II – COMPREHENSIVE INVENTORYING OF CONTENTS

Onsite Dig-out

ICDR 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 ICDR 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, ICDR 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	8-12 weeks from Onsite Dig-out/Talk-out commencement date
	Modifications and Aging by the Insured	4 weeks (unless extension requested by the insured)
Phase 4	Depreciation and Final Contents Inventory	2-3 weeks from receipt of aged contents inventory