



Sample Contents Inventory

Personal Property Inventory Worksheet - Representative Excerpt

Client / Insured:	Sample Client
Loss Location:	Sample Residence
Date of Loss:	Sample Loss Date
Policy Number:	Sample Policy
Claim Number:	Sample Claim
Sales Tax Rate Applied:	8.00% (illustrative)

About this sample. This document is a representative excerpt from a working personal property inventory prepared by Absolute Adjusting. Client, property, claim, policy, and evidence identifiers have been replaced with neutral sample labels, and only selected rows from selected rooms are shown. Subtotals and totals on the following pages are recalculated from the displayed rows only and do not represent any full claim value. Evidence references are inactive placeholders; in working files each priced line carries a live retail price-verification source and links to the photographic evidence supporting the item. The sales-tax rate and resulting taxed amounts in this public sample are illustrative and have been adapted for confidentiality and demonstration purposes.

How to Read This Inventory

Structure and Controls

Room-by-room organization. Items are inventoried by level and room or area, in the order observed, so that every line can be traced back to a specific location and its photographic record.

Quantity control. Each line carries an item number and a counted quantity. Grouped lines (for example, multiple similar garments) preserve the count rather than collapsing items into an estimate.

Replacement-cost pricing. Priced lines carry a verified per-unit replacement cost drawn from a current retail source for the same or a comparable item. The worksheet distinguishes a stated cost from a verified value; only verified values price a line.

Evidence references. In working files, each priced line links to the retail price-verification source, and each item is supported by the room photographs from which it was identified. In this public sample those links have been replaced by inactive placeholders such as "Sample Evidence Reference A-01."

Review status. Lines shown as "Pricing in review" reflect the working state of the inventory: the item is counted and described, and pricing or operator review had not yet been completed as of the excerpt date. Unresolved lines are carried visibly rather than dropped, so the review state is auditable.

Depreciation and actual cash value. The worksheet carries fields for age, condition, applied depreciation rate, pre-tax actual cash value, and post-tax actual cash value on every line, with a depreciation holdback line in the claim totals. In the excerpted working file, depreciation had not yet been applied to the selected rows, so replacement cost and actual cash value are equal as shown. No depreciation figures have been invented for this sample.

Sales tax. Taxed replacement cost applies the sales-tax rate shown on the cover to the pre-tax value of each priced line. The sales-tax rate and resulting taxed amounts in this public sample are illustrative and have been adapted for confidentiality and demonstration purposes.

Reading the Columns

Column	Meaning
Qty	Counted quantity for the line
Item Description	Item as identified from the room photographs and inspection
Evidence Reference	Placeholder for the price-verification and photo evidence link carried in working files
Verified RCV / Unit	Verified per-unit replacement cost from a current retail source
RCV Subtotal	Quantity x verified per-unit replacement cost, before tax
Pre-tax ACV	Actual cash value before tax (equals RCV where no depreciation has yet been applied)
Taxed RCV	Replacement cost including sales tax
Post-tax ACV	Actual cash value including sales tax
Status	Verification or review state of the line

Entry / Garage Level								
Qty	Item Description	Evidence Reference	Verified RCV / Unit	RCV Subtotal	Pre-tax ACV	Taxed RCV	Post-tax ACV	Status
2	Faux Leather Bennett Modern Dining Chair	Sample Evidence Reference A-01	\$88.75	\$177.50	\$177.50	\$191.70	\$191.70	Verified
2	3' Wood Shelf with Brackets							Pricing in review
1	6' Peg Board							Pricing in review
1	Totes Large Eco Umbrella (Regular not compact) with Red Striping	Sample Evidence Reference A-02	\$40.00	\$40.00	\$40.00	\$43.20	\$43.20	Verified
3	3' X 4' Corkboard with Boardbacking							Pricing in review
1	Kenmore Range Stainless 30" rear control with lower drawer	Sample Evidence Reference A-03	\$979.99	\$979.99	\$979.99	\$1,058.39	\$1,058.39	Verified
1	Bottle Pennzoil 5 Qt	Sample Evidence Reference A-04	\$29.38	\$29.38	\$29.38	\$31.73	\$31.73	Verified
1	Lounger Bedrest Reading Cushion Cotton Solid 28"	Sample Evidence Reference A-05	\$35.33	\$35.33	\$35.33	\$38.16	\$38.16	Verified
1	White Countertop GE 900 watt Microwave GCST09N1WWW or similar	Sample Evidence Reference A-06	\$118.14	\$118.14	\$118.14	\$127.59	\$127.59	Verified
1	Bed Quilt Queen Patterned with Pink Satin Edging Laura Ashley Hailee or similar	Sample Evidence Reference A-07	\$215.00	\$215.00	\$215.00	\$232.20	\$232.20	Verified
2	12 lb Bag Kingsford Match Light Instant BBQ Charcoal Grilling Briquettes	Sample Evidence Reference A-08	\$10.89	\$21.78	\$21.78	\$23.52	\$23.52	Verified
1	UOI TV Mount up to 65" Black Tempered Glass TV Stand with Swivel and Height Adjustable Mount	Sample Evidence Reference A-09	\$318.13	\$318.13	\$318.13	\$343.58	\$343.58	Verified
1	Women's Reebok Freestyle Hi Shoes White Leather	Sample Evidence Reference A-10	\$80.00	\$80.00	\$80.00	\$86.40	\$86.40	Verified
1	Adidas Defender 5 Duffle Bag	Sample Evidence Reference A-11	\$60.00	\$60.00	\$60.00	\$64.80	\$64.80	Verified
1	Bissell CleanView Rewind Upright Vacuum Bagless Vacuum (Black with turquoise)	Sample Evidence Reference A-12	\$149.99	\$149.99	\$149.99	\$161.99	\$161.99	Verified
1	Schwinn Cyclone Plus Bike Pump	Sample Evidence Reference A-13	\$25.99	\$25.99	\$25.99	\$28.07	\$28.07	Verified
1	Costway 5-Tier Bookcase - Black	Sample Evidence Reference A-14	\$145.99	\$145.99	\$145.99	\$157.67	\$157.67	Verified
1	O'Cedar Easy Wring Spin Mop and Bucket	Sample Evidence Reference A-15	\$34.99	\$34.99	\$34.99	\$37.79	\$37.79	Verified

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Entry / Garage Level								
Qty	Item Description	Evidence Reference	Verified RCV / Unit	RCV Subtotal	Pre-tax ACV	Taxed RCV	Post-tax ACV	Status
Room subtotal (displayed rows)				\$2,432.21	\$2,432.21	\$2,626.79	\$2,626.79	
Lower Level - Family Room								
Qty	Item Description	Evidence Reference	Verified RCV / Unit	RCV Subtotal	Pre-tax ACV	Taxed RCV	Post-tax ACV	Status
1	Philips 50" Flatscreen TV QLED Google Smart	Sample Evidence Reference B-01	\$258.00	\$258.00	\$258.00	\$278.64	\$278.64	Verified
1	O'Brien Black 3 Drawer TV Stand Media Console or similar	Sample Evidence Reference B-02	\$429.99	\$429.99	\$429.99	\$464.39	\$464.39	Verified
2	Safavieh Black Wire Cage Lamp with White Shade	Sample Evidence Reference B-03	\$61.48	\$122.96	\$122.96	\$132.80	\$132.80	Verified
1	Optimus Portable Oil Radiator Heater with Timer	Sample Evidence Reference B-04	\$90.46	\$90.46	\$90.46	\$97.70	\$97.70	Verified
1	Safavieh Black Shag Area Rug 8'	Sample Evidence Reference B-05	\$224.99	\$224.99	\$224.99	\$242.99	\$242.99	Verified
1	2 Panel Sheer Gold Curtains with Velvet Burnouts	Sample Evidence Reference B-06	\$110.99	\$110.99	\$110.99	\$119.87	\$119.87	Verified
1	Gold Velvet Couch Bench Seat Back Pillows 90" Poly Bark Lea or similar	Sample Evidence Reference B-07	\$1,868.00	\$1,868.00	\$1,868.00	\$2,017.44	\$2,017.44	Verified
4	Gold Lumbar Velvet Accent Pillows w/ Fringe	Sample Evidence Reference B-08	\$34.99	\$139.96	\$139.96	\$151.16	\$151.16	Verified
1	White Serving Tray with Scalloped Sides and Legs	Sample Evidence Reference B-09	\$52.48	\$52.48	\$52.48	\$56.68	\$56.68	Verified
2	Throw Blankets - Silky texture with patterns							Pricing in review
1	Wilton Cookie Pan 16" or similar	Sample Evidence Reference B-10	\$13.99	\$13.99	\$13.99	\$15.11	\$15.11	Verified
1	Bronze Candle Holder							Pricing in review
Room subtotal (displayed rows)				\$3,311.82	\$3,311.82	\$3,576.78	\$3,576.78	
Lower Level - Bathroom / Laundry								
Qty	Item Description	Evidence Reference	Verified RCV / Unit	RCV Subtotal	Pre-tax ACV	Taxed RCV	Post-tax ACV	Status
1	Gray Plush Bath Rug 40" Casaluna	Sample Evidence Reference C-01	\$35.00	\$35.00	\$35.00	\$37.80	\$37.80	Verified
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Upper Level - Bedroom								
Qty	Item Description	Evidence Reference	Verified RCV / Unit	RCV Subtotal	Pre-tax ACV	Taxed RCV	Post-tax ACV	Status
1	Unknown Contents of Side Table Drawers							Pricing in review
1	Apollo 6 Drawer Dresser Brown/Black or similar	Sample Evidence Reference D-08	\$595.00	\$595.00	\$595.00	\$642.60	\$642.60	Verified
1	Apple iPad Pro 256 GB 11 inch	Sample Evidence Reference D-09	\$1,199.00	\$1,199.00	\$1,199.00	\$1,294.92	\$1,294.92	Verified
1	Apple Smart Folio iPad 11 inch	Sample Evidence Reference D-10	\$79.00	\$79.00	\$79.00	\$85.32	\$85.32	Verified
1	2X3 Home Roots Area Rug	Sample Evidence Reference D-11	\$69.49	\$69.49	\$69.49	\$75.05	\$75.05	Verified
25	Plastic Clothing Hangers	Sample Evidence Reference D-12	\$0.16	\$4.00	\$4.00	\$4.32	\$4.32	Verified
10	Women's Dresses							Pricing in review
1	Jansport Black w/ Stars Backpack Main Campus	Sample Evidence Reference D-13	\$30.00	\$30.00	\$30.00	\$32.40	\$32.40	Verified
Room subtotal (displayed rows)				\$4,176.07	\$4,176.07	\$4,510.16	\$4,510.16	
Upper Level - Kitchen / Dining								
Qty	Item Description	Evidence Reference	Verified RCV / Unit	RCV Subtotal	Pre-tax ACV	Taxed RCV	Post-tax ACV	Status
1	Round Wood Dining Table with 4 Legged Center Braces							Pricing in review
1	Stainless Kitchen Garbage Can Step Lift							Pricing in review
3	Stainless Kitchen Storage Jars							Pricing in review
12	Mugs							Pricing in review
9	Water Bottles Large							Pricing in review
1	Toaster							Pricing in review
Room subtotal (displayed rows)			No verified pricing in displayed rows					

Excerpt Totals - Displayed Rows Only					
Lines displayed	60 (46 verified, 14 in pricing review)	RCV subtotal (pre-tax)	\$12,302.45	Taxed RCV	\$13,286.67
Less depreciation (holdback)	Not yet applied in working file	Pre-tax ACV	\$12,302.45	Post-tax ACV	\$13,286.67

These totals are computed solely from the rows displayed in this excerpt. They do not represent, and cannot be reconciled to, any full claim inventory. Where the applied tax rate is zero on a line, tax has not been applied to that line. Lines marked "Pricing in review" reflect the working state of the source inventory as of the excerpt date; no values have been estimated or invented for this sample.