

## Personal Property Replacement Cost Estimates Guide

Based on your room count and quality, find your property's approximate replacement cost on the charts below that best describes your residence.

If you think your personal property falls evenly between two categories, average the costs in the two categories to come up with your estimated replacement cost.

### Living in Apartment

# of Rooms	Economy	Standard	Luxury
2	\$29,700	\$42,400	\$46,700
2.5	30,900	44,100	48,500
3	32,100	45,800	50,500
3.5	33,200	47,400	55,000
4	34,400	49,100	60,750
4.5	35,500	50,750	66,500
5	36,700	52,500	73,250
5.5	37,900	54,250	78,750
6	39,000	55,750	81,250
6.5	40,200	57,500	83,500
7	41,400	59,250	86,000
7.5	42,500	60,750	88,500
8	43,700	62,500	91,000
8.5	44,900	64,250	93,250
9	46,000	65,750	95,750

These figures are estimates only and not intended to replace a detailed inventory.

**NOTE:** If you have property in storage, consider its value when selecting the amount of coverage you need. If you are unsure of the value of stored property, you may want to estimate by multiplying the weight of stored property by \$4 per pound.

**NOTE:** You might wish to enter a higher amount if you believe it would cost you more to replace your property than the chart and storage property figures reflect.

If you own a significant amount of high-value items (jewelry, firearms, antiques) you will need extra insurance. Contact an AFI licensed agent to talk about a VIP policy.

### Living in Military Quarters, Rented House or Condominium

# of Rooms	Economy	Standard	Luxury
2	\$29,900	\$42,700	\$56,500
2.5	32,800	46,800	62,000
3	35,600	51,000	67,250
3.5	38,500	55,000	72,750
4	41,400	59,250	78,250
4.5	44,300	63,250	83,750
5	47,200	67,500	89,000
5.5	50,000	71,500	94,500
6	53,000	75,750	100,000
6.5	56,000	79,750	106,000
7	58,750	84,000	111,000
7.5	61,750	88,000	117,000
8	64,500	92,000	122,000
8.5	67,500	96,250	128,000
9	70,250	101,000	133,000

Enter the replacement cost figure for your personal property (from one of the charts above).

\$ \_\_\_\_\_

Enter an amount for property in storage, if applicable.

\$ \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_



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This guide is to help you determine general estimates of costs to replace the specified personal property. This guide is not a substitute for a detailed appraisal or a quantity survey where more specific detail and data are required.

Name: \_\_\_\_\_

AFI Member # or SSN: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ ZIP: \_\_\_\_\_

**Please complete and return to:**

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**How to Count Rooms**

This system uses the number of rooms in your residence and the quality of your personal property to determine the value of your personal property.

**Count one for each of the following:**

- Den, Study, or Office
- Family Room or Recreation Room
- Living Room
- Dining Room
- Bedroom(s)
- Kitchen

**Add one-half for these:**

- Dinette
- Breakfast Nook

**Do not include:**

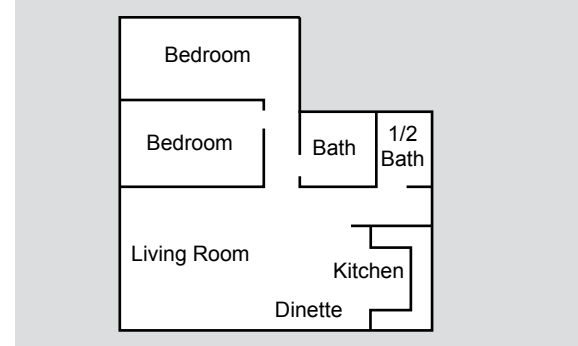
- Foyer or Entrance Hall
- Bathrooms
- Utility Rooms
- Hallways
- Storage Lockers

Use this form to calculate the number of rooms in your residence (see example below).

**Enter your room count below:**

Bedrooms	=	_____	rooms
Living Room	=	_____	room
Family/Rec. Room	=	_____	room
Den/Study/Office	=	_____	room
Dining Room	=	_____	room
Kitchen	=	_____	room
Dinette	=	_____	room
Breakfast Nook	=	_____	room
<hr/>			
<b>Total</b>	=	_____	rooms

**Room Count Example:**



This example includes 4½ rooms counted as:

Bedrooms	=	2	rooms
Living Room	=	1	room
Kitchen	=	1	room
Dinette	=	½	room
Bathroom and 1/2 Bath	=	0	room
<hr/>			
<b>Total</b>	=	4½	rooms

**How To Determine The Quality Of Your Personal Property**

The quality of personal property must be judged by considering all of the items within the unit. The presence or absence of specific elements or groups of elements shouldn't limit the choice of quality. It can, however, be an indicator in evaluating the quality. If fine china, silver and crystal glassware are found, quality is not automatically limited to luxury. However, if these are found along with a designer wardrobe, furnishings, and window hangings, the decision would lean toward luxury.

Furniture, window hangings, and wardrobe are the best indicators of quality. Conversely, the following items have little or no impact on the quality of personal property:

- Televisions, radios, stereos and electronics
- Cameras and photographic equipment
- Sporting goods
- Musical instruments
- Appliances

These items do not affect quality because some occur randomly, and for others the basic complement of items is approximately the same for all quality classes.

**Choose the category that best describes the quality of your property.**

**Economy**

- Furniture is of discount store quality with stapled, light softwood framing and synthetic coverings.
- The amount of silver, china, glassware, and jewelry owned is minimal.
- Wardrobe is functional, but may include some pieces of good quality.
- Appliances, television, and stereo equipment may be of lesser quality and quantity than standard, but not necessarily.

**Standard**

- Furniture is of department store quality with hardwood construction, good quality fabric coverings, and good workmanship.
- Window coverings are of good quality and are coordinated with the furnishings. If landlord-owned, they are of a quality to attract tenants.
- Might have silver, china, glassware, and jewelry.
- Wardrobe is good quality.
- Some original artwork may decorate the walls.

**Luxury**

- Furniture is of fine quality with hardwood construction, expensive fabric coverings, and above-average workmanship. A considerable number of antiques may be included.
- Draperies, curtains, and blinds are custom made using quality fabrics and special rods.
- Silver, china, glassware, and jewelry are probably included.
- Wardrobe is of above-average quality.
- Original artwork decorates the walls.
- Appliances, television, and stereo equipment are high quality. High-tech electronics are a part of your household inventory.