

### Guidelines for Proof of Ownership

In order for us to promptly and fairly adjust your claim, you must provide us with a detailed contents list. If an outside adjuster is assigned to your claim, he/she will provide you with the contents form(s). The documentation required for each item is: Make & Model, Age, Original Cost, Current Replacement Cost, and where the item was purchased from. Please submit all available documentation to us as soon as possible.

When presenting a claim, it is the responsibility of the policyholder to provide proof of ownership and establish value for all items claimed. At times, this may be difficult to do. Please refer to the following list for suggestions on possible ways to prove ownership and support your claim. In descending order of importance, we suggest the following:

- Original Receipts
- Cancelled Checks
- Credit Card Receipts
- A letter from the store where the item was purchased. This letter must be only to confirm that the item was purchased there, and not be a quote for a replacement.
- Photographs or Video- We realize you may not have photographs or videotapes of the individual items, but frequently in taking photographs around the home, the item will be shown in the background. We will return the photographs at your request
  
- Warranty Cards, Instructional Books and/ or Owner's Manuals
  
- Original Packaging
- Repair or Work Orders- Occasionally a household appliance will require repair, and the bill will usually include a description of the item.
- Probate records (for inherited items).
- A Signed and Notarized Affidavit from friends or acquaintances **not related to you.**  
This is a letter from someone who has seen the item, did repair work on the item, used or borrowed the item. The person should be familiar enough with the item to verify that you are the owner. The note can be handwritten or typed, but must be notarized. The affidavit should include a complete description of the item to the best of the witnesses' ability. Be aware that we may not accept this as complete verification of ownership, but in the absence of any other proof of ownership, should be submitted for our consideration.

The criteria outlined above are merely a guide to help you provide information with regard to proof of ownership for items you are claiming. You are encouraged to use whatever other means necessary to find other ways to document ownership.

Preferred Mutual Insurance Company reserves our right to request any other documentation, in addition to or in lieu of any of the documentation listed above, necessary to verify proof of ownership and relies upon any and all policy Terms and Conditions in doing so. Compliance with this guide does not bind Preferred Mutual Insurance Company to the acceptance of coverage with respect to your claim as presented. If you have any questions about this memorandum or other methods of proof of ownership, feel free to contact the undersigned.