



Asset Verification, Inc.
Your Personal Property Accountants

INSURANCE COVERAGE OPINION

FOR

**John Smith
Main Street
USA, CA 90210**

CLIENT ID: Clone of:440

PASSWORD: 1234

PURPOSE: Replacement Value New

INTENDED USE: Insurance Coverage

APPRAISED BY: Ray Nugent Sr.

REPORT DATE: January 11, 2020

DATE OF INSPECTION: January 01, 2020

EFFECTIVE DATE OF VALUATION: January 11, 2020



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9/6/2016

John Smith
Main Street
USA, CA 90210

Dear Mr. Smith,

On behalf of Asset Verification, Inc. (AVI), we are pleased to submit our insurance opinion letter concerning the inventory and valuation report prepared for your personal property. Based on our valuation, the aggregate value of your personal property located at Main Street, USA, CA is **\$1,646,310.00 (One Million Six Hundred And Forty-Six Thousand Three Hundred And Ten Dollars and Zero Cents)**. Please note that this amount does not include the value of jewelry or wine that may be scheduled separately on your homeowner's policy.

AVI's insurance coverage strategy recommends that you use valuable articles policies in order to insure specific assets that have stated value. We suggest this course of action for the following reasons:

1. The cost to insure each one-thousand dollars of value maybe less than simply adding the uninsured amount total to the Schedule C (contents);
2. Items covered under valuable articles policies are not subject to policy deductibles in the event a claim is made; and
3. Valuable articles policies provide "all risk" coverage which covers breakage, damage, theft, etc.

Blanket Fine Arts Coverage, a coverage option available to you from your insurance carrier, is an alternative to increasing your Schedule C amount when additional coverage is warranted or when using a stated value valuable articles policy is not an option. The following details some specific information concerning Blanket Fine Arts Coverage: 1) this coverage is purchased in a dollar amount (i.e. \$150,000) and any individual loss is capped at a specific "up to" amount; 2) homeowners with multiple homes can insure personal property assets that meet the Blanket Fine Arts Coverage criteria under one policy referred to as Blanket Fine Arts Coverage which insures the asset regardless of the home in which it is located (this coverage is only available through a limited number of insurance companies).

We have prepared several charts detailing our analysis of your current coverage and highlighting areas of exposure. This information will be helpful as you meet with your insurance professional to reassess your coverage needs:

Respectfully,

Dean Fulghom, Principal

Ray Nugent Sr.
Senior Appraiser



Valuable Articles Additional Coverage

| Room Name | Description | Image | Current Value | Appraised Value |
|----------------------|---|----------------|---------------|-----------------|
| Room: Living room | French Aubusson area rug creame and beige with light pink and white flowers; central pink bouquet with surrounding floral rings with ribbons, and repeating floral and scrolled border with bouquets in the corners 12x18 | IMAG141030.JPG | \$25,000.00 | \$39,250.00 |
| Room: Gallery Hall | Framed oil on canvas entitled October Sun signed lower left by the artist Carl William Peters 25x30 | IMAG148727.JPG | \$21,628.00 | \$26,650.00 |
| Room: Master Bedroom | Bronze limited edition sculpture entitled Still Dreaming signed and numbered on back of the piece by the artist Thomas Ostenberg, b.1949 8/12 15x28 | IMAG148175.JPG | \$18,000.00 | \$24,200.00 |
| Room: Family Room | Framed oil on canvas entitled Studio signed and dated lower right by the artist Robert Philipp 1977 31x53 | IMAG165192.JPG | \$18,000.00 | \$24,200.00 |
| Room: Family Room | Framed oil on canvas on panel entitled Young Fisherman signed upper left by the artist Robert Reid 9x7 | IMAG165089.JPG | \$14,000.00 | \$19,400.00 |
| Room: Gallery Hall | Framed acrylic on panel entitled Pink Flowers signed lower left by the artist Don Hazen 51x47 | IMAG148741.JPG | \$12,000.00 | \$14,550.00 |
| Room: Gallery Hall | Framed oil on board entitled Cottage By the Lake signed lower right by the artist F. Smythe 24x36 | IMAG148754.JPG | \$8,000.00 | \$13,550.00 |
| Room: Family Room | Framed oil on canvas entitled Opening Shop signed and dated lower left by the artist Vincent Giarrano 2010 21.5x17.5 | IMAG165074.JPG | \$8,000.00 | \$12,100.00 |
| Room: Gallery Hall | Framed oil on canvas entitled The Seaweed Wagon signed lower right by the artist Carel Eugene Mulertt 30x25 | IMAG148695.JPG | \$8,500.00 | \$10,300.00 |
| Room: Living room | 18th century French Louis XV style gilt wood and painted trumeau the upper portion with a floral still life, the lower portion with a mirror plate within a foliate-crested garland-hung guilloche frame 66x45 | IMAG140897.JPG | \$2,200.00 | \$9,100.00 |



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|----------------------|--|----------------|------------|------------|
| Room: Family Room | Framed and matted pastel entitled Studio signed upper left by the artist Robert Philipp 25x36. Philipp painted a wide range of subjects that included genre, portraits, Holland, Paris, bars, nudes, clowns, flowers and coasts. His style employed an often-unusual use of color that although different, seemed intriguing and appropriate to the composition. He favored subjects of leisure often depicting scenes such as ladies in a balcony enjoying a show, girls in interiors reading, a night out, a stroll in the park... Although often overlooked by art scholars today, Philipp was universally appreciated during his lifetime. He conveyed his subjects with a certain sensitivity and understanding that his viewers could relate to. | IMAG165188.JPG | \$7,000.00 | \$8,800.00 |
| Room: Master Bedroom | Framed oil on canvas entitled Laundry Day signed lower left by the artist Kim English b.1957 24x30 | IMAG148178.JPG | \$4,200.00 | \$7,300.00 |
| Room: Family Room | Framed oil on canvas entitled Lavandiers Sous Les Ponts signed and dated lower left by the artist Leon Richet 1886 9.75x13. Like many painters of the 19th century, Richet traveled extensively. He painted in the countryside of Auvergne, Picardie, and seascapes in Tréport and as far away as Guéret in the center of France. He even traveled to Belgium. His subjects were not limited to Barbizon or the Fountainbleau forest. Richet wanted to record the nature and the effects of light on the diverse landscapes of his travels. | IMAG165092.JPG | \$5,000.00 | \$6,050.00 |
| Room: Master Bedroom | Framed and matted oil on canvas entitled Russian Tea Room by the artist Robert Philipp 6x11 | IMAG148395.JPG | \$2,900.00 | \$4,550.00 |
| Room: Master Bedroom | Framed oil on panel entitled Bright Floral Still Life signed lower left by the artist Florence Pomeroy (1890-1981) 22x27 | IMAG148324.JPG | \$3,500.00 | \$4,250.00 |
| Room: Gallery Hall | Framed oil on board entitled Portrait of Rochelle as a Young Woman signed lower right by the artist Robert Philipp 5x6 | IMAG148719.JPG | \$2,500.00 | \$4,250.00 |
| Room: Gallery Hall | Framed oil on board entitled His Last Self Portrait signed on back of the piece by the artist Robert Philipp 10x9 | IMAG148722.JPG | \$2,500.00 | \$3,950.00 |
| Room: Master Bedroom | Bronze sculpture entitled Lady Reading Open Book Janus Gallery 18 inches tall | IMAG148156.JPG | \$1,899.00 | \$2,750.00 |



Valuable Articles Additional Coverage

| Room Name | Description | Image | Current Value | Appraised Value |
|----------------------|--|----------------|---------------|-----------------|
| Room: Gallery Hall | Framed oil on canvas entitled Light of Byzantium signed lower right by the artist David FeBland 30x52 | IMAG148777.JPG | | \$36,300.00 |
| Room: Dining Room | Set of 10 19th century French Louis XVI style paint decorated side dining chairs custom upholstered on turned, tapered and fluted legs headed with patera blocks 38x21x19 | IMAG141285.JPG | | \$36,300.00 |
| Room: Living room | 18th century French long case clock with embossed silver and copper face, inscribed 1754 88x14x10 | IMAG143411.JPG | | \$33,900.00 |
| Room: Dining Room | 19th century French mahogany extending dining table on baluster turned legs on castors 30x144x48 | IMAG141287.JPG | | \$33,900.00 |
| Room: Living room | Pair of 19th century French Louis XVI style paint decorated bibliotèques with egg and dart carved cornice over a pair of grille inset doors headed with foliate motif and flanked by fluted panels, the case with a pair of paneled cupboard doors on a plinth base 92x19x42 | IMAG140854.JPG | | \$29,050.00 |
| Room: Entrance Foyer | 18th century Louis XV Provincial walnut double-arbalette commode with three-drawers probably Lyon, France, double-arbalette curvature to the front and paneled sides raised on scrolled feet 35x50x27 | IMAG141089.JPG | | \$27,250.00 |
| Room: Living room | Gilt framed oil on linen depicting Emily at the Beach signed lower right by the artist Charles Warren Mundy (American, b. 1954) 36x24 | IMAG140940.JPG | | \$26,650.00 |
| Room: Master Bedroom | Oriental Juliette Collection wool area rug 10x13 | IMAG148213.JPG | | \$26,050.00 |
| Room: Living room | Pair of 19th century French Provincial walnut and parcel gilt decorated fauteuils each with floral-carved cartouche-shaped backs, padded elbow rests, scrolled arms over a serpentine carved seatrail on cabriole legs carved at the knee with flower heads 40x28x26 | IMAG140961.JPG | | \$24,200.00 |
| Room: Dining Room | Pair of 19th century Louis XVI style painted and parcel gilt decorated console tables each with a D-shaped gray veined marble top above a ribbon carved frieze raised on circular tapering fluted legs joined by an incurved stretcher with a garland and acanthus urn finial 35x36x18 | IMAG141208.JPG | | \$24,200.00 |



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| Room: Dining Room | 19th century French Louis XVI style bronze and crystal 12 light chandelier with scrolled foliate corona above a bronze and crystal shaft, faceted glass bead chains extending to twelve arms with candleholders, all hung with pear shaped pendants 44 inches tall | IMAG141313.JPG | \$24,200.00 |
| Room: Family Room | Set of 10 custom drapes with 6 shears | IMAG165042.JPG | \$24,200.00 |
| Room: Living room | Aeolian baby grand piano Serial Number 96087 | IMAG140932.JPG | \$22,600.00 |
| Room: Master Bedroom | Framed oil on canvas entitled Mistral by the artist David FeBland (British) 52x56 | IMAG148189.JPG | \$21,800.00 |
| Room: Dining Room | Pair of French Louis XVI style paint decorated fauteuil with custom upholstered seats on fluted legs 39x23x21 | IMAG141110.JPG | \$19,400.00 |
| Room: Gallery Hall | Set of 3 Edward Fields wool runners 16x3 ft | IMAG148781.JPG | \$17,550.00 |
| Room: Exterior | Kohler Power Systems generator | IMAG48781.JPG | \$16,500.00 |
| Room: Butler's Pantry | Spode China Christmas Tree pattern 8 piece service for 24 China set consisting of 24 dinner plate, 24 dessert plate, 24 cups, 24 saucer, 24 mugs, 24 soup bowl, 24 bread and butter plate, and 24 salad plate | IMAG51260.JPG | \$16,400.00 |
| Room: Family Room | Pair of custom upholstered sofas with throw pillows | IMAG165213.JPG | \$15,150.00 |
| Room: Gallery Hall | Framed oil on canvas entitled July by the artist David FeBland 24x36 | IMAG148746.JPG | \$14,550.00 |
| Room: Dining Room | 19th century French Empire period walnut commode with black marble top over three drawers, between half-columns on a conforming plinth on turned block supports 32x51x23 | IMAG141305.JPG | \$14,550.00 |
| Room: Family Room | Framed oil on panel depicting café signed lower right by the artist Vincent Giarrano 13x17 | IMAG165070.JPG | \$14,550.00 |
| Room: Butler's Pantry | Reed and Barton English Chippendale pattern 6 piece service for 18 Sterling silver set | IMAG51308.JPG | \$14,150.00 |
| Room: Family Room | Mahogany secretarial bookcase 106x43x22. Broken molded pediment with decorative frieze and handcarved piece on the central plinth. Three deep glass shelves in the bookcase and the two doors have glazed panes. The slant front desk has three drawers with brass ring pulls. Fitted interior. | IMAG164994.JPG | \$13,350.00 |
| Room: Exterior | Set of 8 glass and iron gas lanterns | IMAG48775.JPG | \$12,750.00 |
| Room: Master Bedroom | 6 light 6 arm chandelier 42x40 | IMAG148270.JPG | \$12,250.00 |



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| Room: Living room | 19th century French Empire style painted and parcel gilt decorated bergere having horseshoe shaped reeded crest continuous to the swan head and neck arm supports carved with palmettes, on rear sabre legs and front square tapering legs terminating in paw feet 36x25x24 | IMAG140926.JPG | \$12,100.00 |
| Room: Family Room | Pair of leather upholstered coffee tables 20x36x42. Leather top and quarter side paneled with nailhead trim forming pattern designs; rounded, knobbed and tapered legs. The idiom "Gather round the coffee table" is derived from the furniture piece and its proclivity for encouraging conviviality and light conversation. Coffee tables were thought to initially be constructed in Renaissance England. | IMAG165220.JPG | \$10,900.00 |
| Room: Dining Room | 19th century French Louis XV style mahogany buffet the case centered with a pair of short drawers, flanked by each side by carved panel cupboard doors over a carved shaped apron on short cabriole supports terminating in scrolled toes 41x64x21 | IMAG141138.JPG | \$10,300.00 |
| Room: Butler's Pantry | Framed acrylic on canvas entitled Garden at Burton on the Water signed lower left by the artist E Paprocki 43x31 | IMAG51224.JPG | \$9,700.00 |
| Room: Kitchen | Ebonized iron with chrome globe 10 arm chandelier with shades 42x48 | IMAG121380.JPG | \$9,450.00 |
| Room: Living room | Gilt framed oil on canvas depicting floral branches signed lower right by the artist Paul Pierre Prevot (French, 1897-1961) 15x10 | IMAG140992.JPG | \$9,100.00 |
| Room: Living room | 19th century French Louis XVI style gilt wood winged bergere custom upholstered on raised on short turned fluted legs 38x28x31 | IMAG140852.JPG | \$9,100.00 |
| Room: Master Bedroom | Unframed oil on canvas entitled Noodle Queens by the artist David FeBland 24x36 | IMAG148268.JPG | \$9,100.00 |
| Room: Entrance Foyer | 19th c. French Louis XVI style mahogany settee custom upholstered on turned, tapered and fluted legs 35x48x22 | IMAG141065.JPG | \$9,100.00 |
| Room: Kitchen | Cote Table china set comprised of 20 cups and saucers, 20 chargers, 54 dinner plates, 20 salad plates, 20 bowls, serving platter | IMAG121347.JPG | \$9,050.00 |
| Room: Living room | Pair of 19th century English rosewood lap desks one brass bound with secure lever locks and green baize writing surface on custom stands, not a matched pair 25x13x13 | IMAG140987.JPG | \$8,500.00 |
| Room: Living room | 19th century French mahogany, gilded bronze and marble console table with three quarter gallery over a single drawer on turned, tapered and fluted legs united by a shaped undershelf 34x16x34 | IMAG141003.JPG | \$8,500.00 |
| Room: Gallery Hall | Mahogany console table 34x55x17 | IMAG148765.JPG | \$8,500.00 |



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| Room: Entrance Foyer | 19th century Italian silver gilt wall mirror with acanthus leaves pediment 60x36 | IMAG141073.JPG | \$8,500.00 |
| Room: Master Bedroom | Dux custom upholstered motorized adjustable king size bed with custom upholstered headboard | IMAG148246.JPG | \$7,900.00 |
| Room: Master Bedroom | Painted wood secretarial bookcase 88x39x24 | IMAG148126.JPG | \$7,300.00 |
| Room: Butler's Pantry | Wedgwood Crestwick pattern 6 piece service for 16 China set | IMAG51264.JPG | \$7,050.00 |
| Room: Living room | Pair of 19th century French Louis XV Rococo style gilt metal three light sconces 24 inches tall | IMAG140968.JPG | \$6,700.00 |
| Room: Master Bedroom | Harold stone nautilus figurine 16 inches tall | IMAG148187.JPG | \$6,500.00 |
| Room: Living room | 19th century French Louis XVI style mahogany bouillotte table with marble top and brass gallery over a single drawer on turned, tapered, fluted legs 30x26 | IMAG140921.JPG | \$6,050.00 |
| Room: Living room | 18th century French Provincial style walnut side table with single drawer on slender cabriole legs ending in hoof feet 27x19x30 | IMAG140907.JPG | \$6,050.00 |
| Room: Living room | Early 19th century French Provincial style walnut side table with single drawer on cabriole legs 28x32x24 | IMAG140944.JPG | \$6,050.00 |
| Room: Master Bedroom | Custom upholstered sofa with 8 pillows 7 ft | IMAG148203.JPG | \$6,050.00 |
| Room: Gallery Hall | Framed acrylic on canvas entitled "Self Portrait" Red Coat by the artist Lisa Stokes 31x31 | IMAG148691.JPG | \$6,050.00 |
| Room: Family Room | Mahogany cabinet 35x60x15. Square edge overhanging top; Three burl-front paneled doors; fitted interior; block base. | IMAG165199.JPG | \$6,050.00 |
| Room: Family Room | Set of 4 custom upholstered side chairs. Upholstered back, stiles and raised seat. Nailhead trim below the seat. Square and tapered legs. | IMAG165039.JPG | \$5,850.00 |
| Room: Living room | Custom made mantel | IMAG140960.JPG | \$5,650.00 |
| Room: Dining Room | 19th century English Derby China set with hand painted Italian scenes and turquoise and gold borders consisting of oval serving dish, heart shaped serving dish, 2 scalloped serving dishes, 3 shell shaped serving dishes, and tray (in living room) | IMAG141127.JPG | \$5,650.00 |
| Room: Family Room | A pair of ornately painted candle holders, 21 feet high. | IMAG165083.JPG | \$5,650.00 |
| Room: Master Bedroom | Framed oil on canvas entitled Dusk in the Park signed lower right by the artist Emma Haworth 20x25 | IMAG148220.JPG | \$5,450.00 |
| Room: Master Bedroom | Framed oil on canvas entitled Daffodils signed lower right by the artist Emma Haworth 27x28 | IMAG148254.JPG | \$5,450.00 |



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| Room: Master Bedroom | Framed oil on canvas entitled Bibliophile signed lower right by the artist Deborah Bays 24x30 | IMAG148292.JPG | \$5,450.00 |
| Room: Master Bedroom | Leather upholstered coffee table 21x60x30 | IMAG148210.JPG | \$5,100.00 |
| Room: Family Room | Pair of French Brass Mounted kidney shaped side tables with conforming marble tops and two drawers 27x18x12. Ormolu trim; pierced gallery fence; double drawer with brass pulls; brass frieze; inlaid veer panels; turned and tapered legs. | IMAG165137.JPG | \$5,100.00 |
| Room: Living room | 19th century French Louis XVI style paint and parcel gilt decorated diminutive tub bergere with continuously carved ribbon twist frame and scrolled arms enclosing custom upholstered back, sides and seat on short, turned, tapered and fluted legs headed with patera blocks 15x13x13 | IMAG140965.JPG | \$4,850.00 |
| Room: Master Bedroom | Framed oil on panel entitled Persimmon signed upper left by the artist Quang Ho 12x12 | IMAG148153.JPG | \$4,850.00 |
| Room: Master Bedroom | Mahogany bedside table 33x42x18 | IMAG148231.JPG | \$4,850.00 |
| Room: Master Bedroom | Framed oil on panel entitled Pansies signed lower right by the artist Quang Ho, b.1963 11x14 | IMAG148329.JPG | \$4,850.00 |
| Room: Gallery Hall | Pair of console tables 38x55x19 | IMAG148705.JPG | \$4,850.00 |
| Room: Gallery Hall | Framed oil on canvas entitled Honfleur Red signed lower left by the artist Kim English 16x10 | IMAG148751.JPG | \$4,850.00 |
| Room: Entrance Foyer | 19th century French Edwardian style inlaid vitrine table having a satinwood and ebonized wood line inlaid and mahogany crossbanded hinged top with velvet lined interior, raised on tapering legs, joined by a stretcher 30x21x16 | IMAG141047.JPG | \$4,850.00 |
| Room: Dining Room | Pair of 19th century French silver candlestick converted to table lamps with custom shades 27 inches tall | IMAG141120.JPG | \$4,850.00 |
| Room: Dining Room | Louis XVI style gilt wood wall mirror with triple torch and wreath pediment above a rectangular plate 39x23 | IMAG141116.JPG | \$4,850.00 |
| Room: Living room | Set of 8 19th century Sterling silver silver trumpet vases 8 to 18 inches tall | IMAG140970.JPG | \$4,550.00 |
| Room: Master Bedroom | Bronze sculpture entitled Lazy Days signed on back of the piece by the artist Jim Budish on marble base 13 inches tall | IMAG148186.JPG | \$4,550.00 |
| Room: Master Bedroom | Lawrence custom upholstered arm chair with pillow | IMAG148161.JPG | \$4,250.00 |
| Room: Master Bedroom | Set of 8 custom drapes with valances and shears | IMAG148273.JPG | \$4,250.00 |



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| Room: Dining Room | Tiffany Tiffany Holiday pattern China set consisting of 11 dinner plates, 6 saucers, 7 cups, 9 dessert plates, salt and pepper, pitcher, square bowl, porcelain box, and | IMAG141279.JPG | \$4,200.00 |
| Room: Dining Room | Tiffin/Franciscan Princess pattern crystal set consisting of 11 white wine glass, 11 red wine glass, 17 ice tea glass, and 2 liquor cocktail | IMAG141234.JPG | \$4,000.00 |
| Room: Master Bedroom | Custom upholstered side chair | IMAG148139.JPG | \$3,950.00 |
| Room: Dining Room | Bound sisal area rug 13x17 | IMAG141327.JPG | \$3,850.00 |
| Room: Living room | Pair of porcelain urn table lamps with custom shades 28 inches tall | IMAG140884.JPG | \$3,650.00 |
| Room: Master Bedroom | Marble top sofa table 36x64x21 | IMAG148200.JPG | \$3,650.00 |
| Room: Master Bedroom | Walnut bedside table with glass top 33x49x18 | IMAG148258.JPG | \$3,650.00 |
| Room: Master Bedroom | Wool area rug 8x3 | IMAG148304.JPG | \$3,650.00 |
| Room: Gallery Hall | Framed and matted egg tempera entitled Still life with lemon and urn depicting still life signed lower right by the artist S. Mark Thompson 45x43 | IMAG148686.JPG | \$3,650.00 |
| Room: Gallery Hall | Custom upholstered bench 19x57x22 | IMAG148748.JPG | \$3,650.00 |
| Room: Dining Room | Pair of 19th century French triple light sconces 16 inches tall | IMAG141220.JPG | \$3,650.00 |
| Room: Family Room | Sofa table 33x78x18. White; 3-cushion sofa wide; faux bamboo supports; conforming design lower shelf. | IMAG165050.JPG | \$3,650.00 |
| Room: Dining Room | Pair of 19th century French silver candelabras with 3 arms 14 inches tall | IMAG141292.JPG | \$2,850.00 |
| Room: Dining Room | Lenox Greenfield pattern China set consisting of 12 teacups, 7 saucers, 8 bread and butter plates, 8 dessert plates, 12 dinner plates, oval vegetable bowl, creamer, and sugar bowl lidded | IMAG141276.JPG | \$2,400.00 |



Blanket Fine Arts Coverage

| Collection Name | Description | Appraised Value |
|-----------------|------------------|-----------------|
| China | China | \$19,650.00 |
| Crystal | Crystal | \$29,240.00 |
| Herend | Herend porcelain | \$7,070.00 |
| Silver | Silver | \$30,860.00 |