



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



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 biblioteques 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-arbalete commode with three-drawers probably Lyon, France, double-arbalete 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 seatraill 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



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



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





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



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



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