

Schedule of Losses

Values may be adjusted as required and are shown as maximum allowable amounts.

Appliances – Large – Limit One Per Household			
Dryer	\$650.00	Fridge	\$950.00
Washer	\$750.00	Stove	\$900.00
Dishwasher	\$650.00	Television	\$675.00
Freezer	\$600.00	Service Allowance (When recommend by Inspector)	By Invoice
Appliances – Small – Limit One Per Household			
Blender/Food Processor	\$90.00	Mixer	\$40.00
Clock Radio	\$30.00	Kettle	\$30.00
Coffeemaker	\$60.00	Telephone	\$50.00
Deep Fryer	\$80.00	Toaster	\$30.00
Microwave	\$100.00	Toaster Oven	\$110.00
Appliances – Small – Other - Limit One Per Household			
Air Conditioner (window or portable)	\$350.00	Vacuum Cleaner	\$200.00
Dehumidifier	\$275.00	Space Heater	\$75.00
Clothing – Adult (12⁺ yrs. old) (maximum \$2,100.00)			
Adult Clothing - Dress	\$175.00	Adult Outerwear (Misc. Items, Mittens, Hats, etc.)	\$70.00
Adult Clothing - Incidental (Underwear, socks, etc.)	\$140.00	Adult Outerwear - Spring/Fall Jacket	\$170.00
Adult Clothing - Pants	\$60.00	Adult Outerwear - Winter Jacket	\$250.00
Adult Clothing - Shorts	\$34.00	Adult Outerwear - Maximum	\$600.00
Adult Clothing - Skirt	\$45.00	Adult Shoes – Boots	\$140.00
Adult Clothing - Suit	\$175.00	Adult Shoes – Casual	\$110.00
Adult Clothing - Sweater	\$52.00	Adult Shoes – Dress	\$115.00
Adult Clothing – Top	\$45.00	Adult Shoes – Runner	\$110.00
Adult Clothing - Maximum	\$930.00	Adult Shoes – Maximum	\$600.00
Clothing – Child (up to and including 11 yrs. old) (maximum \$1,100.00)			
Child Clothing - Dress	\$40.00	Child Outerwear (Misc. Items, Mittens, Hats, etc.)	\$35.00
Child Clothing - Incidental (Underwear, socks, etc.)	\$95.00	Child Outerwear – Spring/Fall Jacket	\$60.00
Child Clothing – Jogging Suit	\$50.00	Child Outerwear Winter Jacket / Ski pants	\$115.00
Child Clothing –Pants/Coveralls	\$35.00	Child Outerwear – Maximum	\$250.00
Child Clothing – Shirt/Top	\$25.00	Child Shoes – Boots	\$95.00
Child Clothing – Sweater	\$25.00	Child Shoes – Shoes	\$25.00
Child Clothing – Shorts	\$20.00	Child Shoes – Running	\$50.00
Child Clothing – Maximum	\$600.00	Child Shoes – Maximum	\$250.00

Furniture – Bedroom & Misc (Infant/Toddler – Under 3 yrs) (maximum \$1,325.00)			
Change Table	\$175.00	Mattress	\$80.00
Cradle	\$150.00	Miscellaneous Items (Mirrors, bedding, etc.)	\$120.00
Crib	\$200.00	Playpen	\$120.00
High Chair	\$150.00	Stroller/Carriage	\$150.00
Infant Car Seat	\$180.00		
Furniture – Bedroom & Misc (Child over 3 yrs and Adult) (maximum \$5,800.00)			
One per occupant – based on verified loss			
Bedding Set (Sheets/Pillowcases) (2 sets per bed)	\$80.00	Mattress Set (incl. Box Spring) – Queen	\$1,000.00
Blanket	\$45.00	Mattress Set (incl. Box Spring) – Single	\$740.00
Comforter	\$60.00	Metal Bed Frame	\$100.00
Dresser Drawers (Five Drawer Chest)	\$600.00	Miscellaneous Furnishings (Pictures, Frames, Mirrors, etc.)	\$350.00
Headboard (Double/Queen)	\$350.00	Night Table	\$260.00
Lamp	\$60.00	Pillow (2 per person)	\$80.00
Mattress Set (incl. Box Spring) – Double	\$775.00	Triple Dresser with Mirror	\$750.00
Furniture – General (maximum \$8,200.00)			
Area Rug	\$175.00	Kitchen Chairs (max 6 chairs)	\$200.00
Chair (Upholstered)	\$375.00	Kitchen Table	\$420.00
Coffee Table	\$425.00	Lamp (Floor)	\$120.00
Dining Chairs (max 6 chairs)	\$200.00	Lamp (Table)	\$235.00
Dining Table	\$650.00	Miscellaneous Furnishings	\$940.00
End Table (max 2)	\$300.00	Sofa Set (Couch & Loveseat/Chair)	\$1,800.00
Trunk	\$175.00		

Home Office/Business Equipment & School Supplies – Limited one Per Household (unless otherwise stated)			
Battery Charger	\$30.00	Desk Chair	\$175.00
Briefcase/Computer Case	\$110.00	Filing Cabinet – Large – 4 drawer	\$300.00
Computer - Maximum	\$1,200.00	Filing Cabinet – Large – 2 drawer	\$175.00
Computer Desk	\$215.00	Text Books (Educational in use)	\$815.00
Computer Keyboard & Mouse	\$50.00	Text Books (Vocation in use)	\$1,450.00
Computer Printer	\$250.00	Tools for Business purpose	By Invoice
Computer Tablet (Educational in use)	\$260.00	Video/DVD (Educational in use)	\$175.00

Kitchen and Bathroom Items (maximum \$1,200.00)			
Kitchen Utensils	\$120.00	Other (kitchen lines, bath towels, etc.)	\$120.00
Cookware (pots & pans – one set per household)	\$250.00	Laundry Supplies	\$65.00
Dishes (China, serving, casserole, etc.).	\$550.00		
Medical (Essential medical and accessibility equipment)			
Artificial Limbs, Wheelchairs, etc.			By invoice
Miscellaneous Items (maximum allowable \$580.00)			
Example – Luggage set (3 piece)			\$250.00
Musical			
For professional or therapeutic – maximum \$1,750.00			By invoice
Primary Domestic Home Heating			
Fire Wood – per cord/split – maximum 5 cords – maximum \$950.00			By invoice
Home Heating Oil – maximum \$950.00			By invoice