APPRAISEITNOW

Valuing Fire- and Flood-Damaged Household Contents as of the Date of Loss: A 2026 Field Guide to Claim Appraisals

AppraiseItNow Inc.

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Educational material, not an appraisal.

This field guide explains how a contents appraisal for an insurance claim works when the property has already been damaged or destroyed by a house fire or a flood. It covers the date the value applies to, the information the appraiser works from, and the decisions a policyholder makes before ordering the work.

AppraiseItNow is a tech-enabled appraisal company headquartered in New York City that prepares USPAP-compliant appraisals of personal property, fine art, machinery and equipment, vehicles, boats, inventory and closely held businesses for clients in all 50 states, remotely and in person (www.appraiseitnow.com). AppraiseItNow does not appraise real estate (www.appraiseitnow.com). The house itself, its framing, roof, walls and permanent fixtures, falls outside the scope of everything described here.

Who this guide on date-of-loss contents appraisals is for

Policyholders after a fire or flood

The main reader is a homeowner or renter whose belongings were damaged or destroyed in a fire or a flood and who must now support a contents claim. That reader often faces three problems at once:

- The items are gone, charred, waterlogged or contaminated.
- Receipts, photo albums and records may have burned or flooded along with the items.
- The insurer has made an offer, or will make one, and the policyholder wants an independent, documented opinion of value to compare against it.

Professionals supporting the claim

The guide is also written for the people around the policyholder: public adjusters, attorneys, accountants, family members handling a claim for an elderly relative, and executors whose decedent suffered a loss before death. These readers need to know what a date-of-loss appraisal can and cannot do, so they can set expectations and gather the right material.

What this guide does not cover

This guide does not explain how to negotiate with an insurer, how to read a particular policy, or what any state requires of a carrier during a claim. Those questions belong to the policy wording, the adjuster and, where needed, a lawyer. The guide stays with the appraisal: what it values, as of when, and from what evidence.

Terms used in this guide

- **Contents:** the movable personal property inside a home, such as furniture, electronics, clothing, art, rugs, tools and appliances that are not built in.

- **Date of loss:** the date of the fire or flood that caused the damage, as recorded on the claim.
- **Effective date:** the date a value applies to.
- **Report date:** the date the appraisal report is signed and issued.
- **Replacement cost:** in everyday insurance usage, what it costs to replace an item with one of like kind and quality. The policy wording supplies the definition that applies to a given claim.
- **Actual cash value:** a measure that starts from the cost to repair or replace and takes depreciation into account. The section on rules below gives one state's definition.
- **Extraordinary assumption:** an uncertain fact the appraiser treats as true for the purpose of the assignment, disclosed in the report.
- **Scope of work:** the type and extent of research and analysis the appraiser performs, including how much inspection takes place.

The rules that govern a date-of-loss contents valuation

Four rules shape a contents appraisal after a fire or flood. Each is stated below in its exact form, followed by what it means in practice.

The effective date is the date of loss

An appraisal's effective date is the date the value applies to. It can be current, past (a date of death or donation) or future, and the report states both the effective date and the report date (USPAP, 2024 edition).

AppraiseItNow sets the effective date by purpose: for insurance coverage and personal use, the report date; for estate and probate, the date of death; for a donation, the contribution date, or the report date for a future gift signed no more than 60 days before it; for a gift, the date of the gift; for an insurance claim, the date of loss; for a divorce, the date counsel sets; for an IRA conversion, the conversion date.

In practice, a claim appraisal looks backward. If a flood happened in March and the appraisal is written in June, the report carries two dates: the June report date and the March effective date. The value stated is the value as of March. Market changes between March and June, such as a price increase for a sofa model, do not move the March figure. This is the single most important difference between a claim appraisal and the coverage appraisal a policyholder may have ordered years earlier, which valued items as of its own report date.

Replacement cost or actual cash value depends on the policy

Whether a claim pays replacement cost or actual cash value depends on the policy and state law. California, for example, defines actual cash value as the cost to repair or replace less a fair deduction for depreciation, up to the policy limit (Cal. Ins. Code § 2051(b)).

The appraisal does not decide which measure the claim pays. The policy and the law of the relevant state do that. The policyholder should still learn which measure applies to contents, because it affects how the appraisal's figures are read next to the insurer's offer. If the policyholder is unsure, the policy declarations page and the adjuster are the places to ask.

Assumptions about items no one can inspect

An appraiser may assume an uncertain fact is true (an extraordinary assumption) only when it's needed for credible results, there's a reasonable basis for it and the analysis stays credible, and the report must say so clearly (USPAP, 2024 edition).

Fire and flood claims bring this rule into play often. A destroyed armchair cannot be examined. Its brand, age, fabric and condition before the loss must come from somewhere: a receipt, an old photo, a credit card statement, a manufacturer's catalog, or the owner's description. Where a fact about a destroyed item cannot be verified directly, the appraiser may use an extraordinary assumption only on the conditions above, and the report must say so clearly. A reader of the report, such as an adjuster, can then see which conclusions rest on documented facts and which rest on a disclosed assumption.

The rule also limits the appraiser. An assumption needs a reasonable basis. A bare statement that a lost rug was "antique and valuable," with nothing behind it, may not support one. A photo of the rug on the living room floor at a birthday party two years earlier, together with the dealer invoice, is a much firmer basis.

Inspection is a scope decision

USPAP does not require an in-person inspection in every assignment. The appraiser decides the scope of work, including how much inspection credible results need, and the report describes that scope (USPAP, 2024 edition).

After a total loss there is often nothing left to inspect, so the scope naturally centers on documents and pre-loss images. After a partial loss, such as a flood that soaked the lower half of a room, some items may survive in a condition worth examining. The appraiser decides what level of inspection credible results need, and the report says what was done.

AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (www.appraiseitnow.com).

Step by step: building a date-of-loss contents appraisal after a fire or flood

The steps below follow the order in which a contents claim appraisal usually comes together. Several can run in parallel.

Step 1: Confirm the carrier and the date of loss

For an insurance claim appraisal, AppraiseItNow requires the carrier and the date of loss; the insurer's valuation report, its offer and the claim number help, and damage photos are not needed.

The date of loss comes from the claim file. Policyholders sometimes remember the date differently from the way the insurer recorded it, especially when a fire started late at night or a flood rose over several days. Using the date on the claim keeps the appraisal and the insurer's file aligned. If the policyholder believes the recorded date is wrong, that is a matter to raise with the adjuster before the appraisal begins, not one for the appraiser to settle.

The table below summarizes the claim intake items.

Item	Status for a claim appraisal
Insurance carrier	Required
Date of loss	Required
Insurer's valuation report	Helps
Insurer's offer	Helps
Claim number	Helps
Damage photos	Not needed

Damage photos are not needed because the appraisal values what the items were as of the date of loss, not what is left of them. A photo of a melted television shows that the television was destroyed. It does not show the model, screen size or age. A pre-loss photo, a receipt or the box label in an old moving photo does.

Step 2: Rebuild the inventory room by room

Before any value can be stated, the appraiser needs a list. After a fire or flood, the policyholder usually rebuilds that list from memory and from whatever records survived. A practical method:

1. Sketch the floor plan of each affected room.
2. Walk the sketch clockwise from the door, listing every item along each wall, then the center of the room, then closets, drawers and shelves.
3. For each item, write what is known: type, brand or maker, approximate size, approximate year acquired, where it was bought, and condition before the loss.
4. Mark items that were part of a set, such as a dining table with six chairs, so they are described together or in a clearly linked way.
5. Note items that belonged to someone else or were stored for someone else, so the adjuster can sort out who claims them.

A room-by-room list also helps spot gaps. A bedroom with a bed and a dresser but no lamp, nightstand or mirror often has items the owner simply forgot.

Step 3: Gather proof that the items existed and what they were

Evidence after a disaster is scattered. Useful sources include:

- Email inboxes, which often hold order confirmations from online purchases.
- Credit card and bank statements, which show the merchant, date and amount.
- Phone photo libraries and cloud backups, including photos where the item appears only in the background.
- Social media posts from holidays, parties and home projects.
- Warranty registrations and product manuals stored online.
- Earlier appraisals, especially coverage appraisals done for scheduling items.
- Certificates of authenticity, dealer invoices and gallery receipts for art.
- Titles, registrations and service records for vehicles and boats.

For a vehicle, boat or machine, the identifier matters. A VIN, a hull identification number or a serial number pins down the exact model and configuration.

Step 4: Match the pre-loss evidence to the photo requirements

AppraiseItNow's photo requirements by asset type: for vehicles, the outside and inside, plus the mileage for anything motorized; for boats, the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours; for machinery, a few photos of each machine, the hours and whether it runs; for fine art, the front, back, signature and frame; for household items, one clear photo per item or group.

After a loss, the same list works as a guide to what to search for in old photos. A policyholder who finds a past photo of a painting's signature, or a shot of a boat's helm, has found the kind of image an appraiser would ask for. The photos do not need to have been taken for insurance. A picture of a child standing next to a grandfather clock can establish the clock's style and finish.

Step 5: Send what the insurer has already produced

If the insurer has issued a valuation report or an offer, providing it helps. It shows how the carrier has listed and described the items, and it surfaces disagreements early. For example, the insurer's list may describe a sofa as a generic three-seat model, while the policyholder's receipts show a specific maker and leather upholstery.

The appraisal does not adopt the insurer's figures. It reaches its own conclusions, as of the date of loss.

Step 6: Value the items as of the date of loss

With the inventory and evidence in hand, the appraisal values each item or group as of the date of loss, because that is the effective date for an insurance claim. For that reason the date of loss should be settled at the start and kept consistent through the whole assignment. The report states that effective date together with the report date.

Step 7: Assumptions are named and the scope is described

Where a fact about a destroyed item is uncertain, for example whether a destroyed dresser was solid wood as the owner describes and as a blurry photo suggests, the appraiser may use an extraordinary assumption only if it is needed for credible results, has a reasonable basis and keeps the analysis credible. If one is used, the report says so clearly. The report also describes the scope of work, including whether any inspection took place.

Step 8: Check the inventory against the evidence before sending it

Before the information goes to the appraiser, the policyholder should check that every item on the rebuilt inventory has a description, that sets are listed together, and that each description matches the evidence attached. Catching a missing item at this stage is far simpler than adding it after the claim has moved forward.

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. In practice, follow-up requests are common. Of 867 appraisals AppraiseItNow reviewed between October 27, 2025 and September 23, 2026, 31% needed something more from the client and 24.6% went through a formal request for missing details. Answering those requests completely, with the specific document or detail asked for, keeps the assignment moving.

Worked example 1 (hypothetical): a living room lost to a kitchen fire

A hypothetical homeowner suffers a kitchen fire that spreads into the adjoining living room. The sofa, coffee table, area rug, television, two lamps and a bookcase with its contents are destroyed. Nothing is worth inspecting.

The homeowner gives the appraiser the carrier, the date of loss shown on the claim and the claim number, plus the insurer's offer. From an email search, the homeowner finds order confirmations for the sofa and the television. A credit card statement shows a furniture store purchase that matches the coffee table. The rug has no receipt, but it appears in several holiday photos from the prior year, and the homeowner remembers the shop where it was bought.

The appraiser values each item as of the date of loss. The sofa and television are identified from the order confirmations. For the rug, the appraiser works from the photos and the owner's account of its size and material. Those details cannot be verified directly, so the appraiser may use an extraordinary assumption about them only if it is needed for credible results, has a

reasonable basis and keeps the analysis credible. If the appraiser does use one, the report discloses it clearly. The report gives both the date of loss as the effective date and the date the report was signed.

The appraisal does not say whether the claim pays replacement cost or actual cash value. The homeowner's policy and state law determine that.

Special situations when contents are destroyed, missing or partly salvageable

Partial loss: items that survived the water

In a flood, damage often has a waterline. Items above it may be fine, items below it ruined, and items straddling it uncertain. A sideboard with water-swollen legs may be repairable. A wool rug may or may not be cleanable.

For a claim appraisal, the effective date is the date of loss. Whether a damaged item is repaired, cleaned, replaced or declared a total loss is a claim decision between the policyholder and the insurer. If the policyholder wants the appraisal to address a specific item's pre-loss condition, that should be raised when the appraisal is requested so the scope can reflect it. Because USPAP leaves the inspection decision to the appraiser, the appraiser may judge that a surviving item of significant value warrants an in-person look.

No records at all

Some policyholders lose everything, including phones, computers and paper files. Even then, evidence usually exists elsewhere:

- Relatives and friends often have photos taken inside the home.
- Retailers can sometimes reissue receipts for purchases tied to a loyalty account or a card.
- Banks can provide statements going back years.
- Online retail accounts keep purchase histories.

Where evidence is thin, the appraisal leans more on the owner's descriptions and, where the conditions are met, on disclosed extraordinary assumptions. The appraiser can use an assumption only where it is needed for credible results, there is a reasonable basis for it and the analysis stays credible. The more independent evidence the policyholder provides, the less the report has to rest on assumptions.

Items that had already been appraised for coverage

A policyholder who scheduled jewelry, art or other valuables may already hold a coverage appraisal. For an insurance coverage appraisal, AppraiseItNow needs the value standard (replacement cost for most items; fair market value or actual cash value for vehicles) and any format the insurer requires.

That earlier report is valuable evidence of what the items were. It describes them, often photographs them and records their condition. Its value, however, applies to its own report date, not to the date of loss. A claim appraisal for the same items uses the date of loss as its effective date. The two reports answer different questions, and the policyholder should not expect the figures to match.

Fine art damaged by smoke, heat or water

Art presents particular problems after a fire or flood. Smoke residue, heat and water affect canvases, works on paper and frames differently, and the item may still exist physically even if its condition has changed.

Worked example 2 (hypothetical): a painting in a basement flood

A hypothetical couple stores a framed oil painting in a finished basement that floods. The painting survives but sits in water for several hours. The couple has the gallery invoice, a certificate of authenticity, and photos taken when the painting was hung upstairs years earlier, including the front, the signature and the back of the canvas.

For the claim appraisal, the couple provides the carrier and the date of loss, plus the insurer's claim number. The appraiser uses the invoice, certificate and earlier photos to establish what the painting was before the flood and values it as of the date of loss. Photos of the water damage are not needed. Whether the painting is conserved or treated as a total loss is a matter for the couple and the insurer. The report states its scope and discloses any extraordinary assumption about the painting's condition immediately before the flood.

Vehicles and boats caught in a flood

A car in an attached garage, or a boat on a trailer beside the house, may be part of the same event. These are valued as of the date of loss like other contents in a claim appraisal, but the identifying details differ. The VIN or HIN, mileage or engine hours, options and recorded condition matter most. Titles, registrations, service records and past photos of the interior, the helm or the engine fill the gap when the vehicle or boat cannot be examined in its pre-loss state.

Worked example 3 (hypothetical): a pickup truck in a flooded garage

A hypothetical homeowner's pickup truck is submerged in a garage during a flood. The homeowner provides the carrier, the date of loss, the title showing the VIN, a recent oil-change receipt showing the mileage, and photos of the interior and exterior taken when the homeowner listed a different vehicle for sale months earlier. The truck appears in the background of those photos.

The appraiser identifies the exact trim and configuration from the VIN and the photos, takes the mileage from the service receipt, and values the truck as of the date of loss. The receipt is dated earlier than the loss, so the mileage on the date of loss is not directly documented. If the appraiser treats it as an extraordinary assumption, that is allowed only if it is needed for credible results, has a reasonable basis and keeps the analysis credible, and the report must then say so clearly. The insurer's valuation report, if one exists, helps the homeowner compare figures, but the appraisal reaches its own conclusion.

Home workshops and equipment

Fire and flood often reach garages and basements where homeowners keep table saws, compressors, welders or other equipment. For machinery, the details that matter are the make, model, hours and whether it ran. A policyholder who had photographed the equipment, or who can find the purchase records and manuals, gives the appraiser a basis for identifying each machine as it stood before the loss.

Business inventory or equipment kept at home

Some households store business inventory or work equipment at home. Whether those items fall under a homeowner's policy, a business policy or neither is a coverage question for the adjuster. If they are part of the claim, the policyholder should say which items are business property so they can be listed separately from household contents.

Built-ins and fixtures

Cabinetry, built-in shelving, wall-mounted fixtures and similar items sit on the line between contents and the structure. AppraiseItNow does not appraise real estate. If the policyholder is unsure whether an item counts as contents or as part of the building, the adjuster should answer that before the item goes on the inventory for the appraisal.

In-person visits after a loss

Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person. On an in-person appraisal, the appraiser identifies and photographs everything at the visit; the client still provides the address and the paperwork they hold, such as titles, receipts, certificates and records.

After a partial loss, an in-person visit may be part of the scope where surviving items need to be examined. After a total loss, there may be nothing to visit, and the work rests on the reconstructed record. Of the 1,226 appraisals AppraiseItNow opened between November 8, 2025 and November 8, 2026, 1,137 were done from photographs and documents and 27 in person; the method was not recorded for the other 62.

Questions a policyholder settles before ordering a claim appraisal

Working through these questions before the order is placed prevents most of the follow-up that slows a claim appraisal.

About the claim

1. Which carrier issued the policy, and what is the date of loss on the claim file?
2. Is there a claim number yet?
3. Has the insurer issued a valuation report or an offer, and is a copy available?
4. Does the policy pay contents at replacement cost or at actual cash value? The policy wording, state law and the adjuster are the sources for this answer.
5. Does the insurer require a particular format or item layout for contents?

About the property

1. Which rooms and storage areas were affected?
2. Which items were destroyed, which were damaged, and which survived?
3. Are any items vehicles, boats, machinery or fine art, which have their own identifying details?
4. Were any items already appraised for coverage, and where are those reports?
5. Are any items business property, or property belonging to someone outside the household?
6. Are any items built in, so the adjuster needs to decide whether they count as contents?

About the evidence

1. Which receipts, statements and order confirmations survived or can be recovered?
2. Which photos show items before the loss, including in the background?
3. Which items have serial numbers, VINs or HINs on record?
4. For which items will the appraisal have to rely on the owner's description alone?

About the engagement

Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly. AppraiseItNow's appraisers specialize by asset class rather than by geography, so a claim that mixes household contents, a vehicle and a painting may involve more than one area of expertise. The policyholder should describe the full mix of property when requesting the appraisal so the scope reflects it.

Insurance claims are one of several purposes for which appraisals are ordered. Of the 1,226 appraisals AppraiseItNow opened between November 8, 2025 and November 8, 2026, 521 were for charitable donations, 175 for insurance (102 claims and 73 coverage), 144 for estates (61 probate, 46 estate tax and 37 estate settlement), 50 for divorce and 15 for Roth IRA conversions.

Worked example 4 (hypothetical): sorting a mixed claim before ordering

A hypothetical renter's apartment floods from a burst pipe in the unit above. The renter's losses include furniture, clothing, a laptop, a road bicycle and a small framed print. Before ordering, the renter confirms with the adjuster that the date of loss on the claim matches the day the pipe burst, gets the claim number, and asks whether the renter's policy pays contents at replacement cost or actual cash value. The adjuster also confirms that a built-in shelving unit belongs to the landlord's building and is not part of the renter's contents claim, so the renter leaves it off the inventory.

The renter then builds a room-by-room list, finds the bicycle's serial number in an old registration email, locates the laptop's order confirmation, and pulls photos showing the print hanging in the living room. When the order is placed, the appraiser has the carrier, the date of loss, the claim number, and a complete inventory with evidence attached.

Review questions for the reader

- What is the effective date of a claim appraisal, and how does it differ from the report date?
- Why are damage photos not needed for a claim appraisal, and what kinds of photos are more useful?
- What determines whether a claim pays replacement cost or actual cash value?
- Under what conditions may an appraiser use an extraordinary assumption about a destroyed item, and what must the report do?
- Why does a coverage appraisal done years ago not give the value as of the date of loss?

Summary of valuing fire- and flood-damaged contents as of the date of loss

A contents appraisal after a house fire or flood values the property as of the date of loss, not as of the day the report is written. The report states both dates. The appraisal starts from two required facts, the carrier and the date of loss. The insurer's valuation report, its offer and the claim number help, and damage photos are not needed.

Whether the claim pays replacement cost or actual cash value depends on the policy and state law, and California's definition of actual cash value is one example of how a state addresses it. The appraisal does not decide what the claim pays.

Because destroyed items cannot be inspected, the appraisal depends on reconstructed evidence: receipts, statements, order confirmations, pre-loss photos, earlier appraisals, titles and serial numbers. Where a fact cannot be verified, the appraiser may use an extraordinary assumption only when it is needed for credible results, there is a reasonable basis for it and the analysis stays credible, and the report must say so clearly. The appraiser decides how much inspection credible results need, and the report describes that scope.

The policyholder's most useful work happens before the order:

- Confirm the date of loss and the carrier.
- Learn from the policy and the adjuster whether contents are paid at replacement cost or actual cash value.
- Rebuild the inventory room by room.
- Gather every surviving or recoverable record.
- Separate vehicles, boats, machinery, art and business property.
- Clear up any built-in or ownership questions with the adjuster.

AppraiseItNow does not appraise real estate, so structural damage is handled separately from the contents appraisal. AppraiseItNow's website is www.appraiseitnow.com.