APPRAISEITNOW

Requesting a Coverage Appraisal for Insurance: A 2026 Checklist Manual for Confirming the Value Standard, the Insurer's Format and the Photographs

AppraiseItNow Inc.

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Educational material, not an appraisal.

How to use this coverage appraisal request manual

This manual, 2026 edition, is for a policyholder who wants an appraisal so that items can be listed, or "scheduled," on an insurance policy. It is also for the agent, broker or family member helping that policyholder. Its goal is to settle three questions before any appraisal work begins:

1. Which value standard the insurer wants.
2. What format the insurer requires.
3. Which photographs and documents the appraiser needs.

Settling these three questions first gives the appraiser a complete set of instructions at the start of the assignment.

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. AppraiseItNow does not appraise real estate. AppraiseItNow's website is www.appraiseitnow.com.

Terms used in this manual

- **Coverage appraisal:** An appraisal ordered to establish the value of property so that it can be insured or scheduled on a policy. Nothing has been lost or damaged.
- **Claim appraisal:** An appraisal ordered after a loss, theft or damage to support or test a claim payment. This manual mentions claim appraisals only to separate them from coverage requests.
- **Value standard:** The type of value the report expresses, such as replacement cost, actual cash value or fair market value. Different standards can produce different numbers for the same item, so the standard must be fixed before work starts.
- **Insurer's format:** Any layout, content or delivery requirement the insurance company sets for appraisals it will rely on. Examples include item-by-item values, specific descriptive fields, or a schedule that matches the policy's item categories.
- **Effective date:** The date the stated value applies to.
- **Scope of work:** The appraiser's decision about what research, inspection and analysis the assignment needs.
- **Schedule:** The list of individually described and valued items attached to a policy.

How each checklist is built

Each section below is a numbered procedure. Every step has three parts:

- A **Pass** line describing what a complete answer looks like.
- A **Fail** line describing the common gap.
- A short **Note** explaining why the step matters.

A step marked Fail is not a reason to stop. It shows exactly what to collect or ask before the order goes in.

Where coverage requests sit among appraisal purposes

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.

Coverage work is a distinct category with its own inputs. A policyholder should not assume that a checklist written for a claim, a donation or an estate applies here.

Pre-order checklist: confirming the purpose and value standard for a coverage appraisal

This section is completed before the appraisal is requested. It fixes the purpose and the value standard, which shape every later step.

1. **Confirm that the request is for coverage, not for a claim.**
    - Pass: The policyholder can state in one sentence that the property is intact and the appraisal is to insure or schedule it.
    - Fail: A loss has already occurred, or the policyholder is unsure whether the appraisal will be used to add coverage or to support a payment.
    - Note: The inputs differ sharply between the two purposes. 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. A coverage request does not involve a date of loss at all. If both purposes apply, for example scheduling surviving items after a partial loss, treat them as two separate requests.
2. **Obtain the value standard from the policy or the insurer.**
    - Pass: The policyholder has the value standard in writing, from the policy language, the agent or the insurer's appraisal instructions.
    - Fail: The policyholder is guessing, or the agent gave a verbal answer that no one recorded.
    - Note: 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. The standard matters because it decides what the

number means. 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. That California definition appears in the state's insurance code (Cal. Ins. Code § 2051(b)). A coverage appraisal prepared under the wrong standard may not match how the policy measures a later loss.

3. **Match the value standard to each asset class on the list.**
   - Pass: Every item on the list carries the standard the insurer specified, and any vehicles are flagged so that their standard is confirmed separately.
   - Fail: One standard is applied to a mixed list that includes vehicles without checking.
   - Note: The table below restates the default positions from the step above. The insurer's written instruction controls over any default.

Asset on the list	Default value standard for coverage	What to confirm with the insurer
Household items, furnishings, fine art, machinery, boats	Replacement cost for most items	Whether this policy uses replacement cost for each category
Vehicles	Fair market value or actual cash value	Which of the two the policy uses
Any item the insurer treats differently	As the insurer states	The insurer's written instruction

4. **Confirm that every item is within the appraisal's scope.**
   - Pass: The list contains only personal property, fine art, machinery and equipment, vehicles, boats, inventory or business interests.
   - Fail: The list includes the house, a detached structure or land.
   - Note: Real estate is outside AppraiseItNow's work, as stated above. Contents inside a home can be listed. The home itself is handled separately.

5. **Build a working item list.**
   - Pass: Each item or group has a line with a short description, a location and any identifier the policyholder holds, such as a serial number, VIN or HIN.
   - Fail: The request says only "everything in the house" or "the collection."
   - Note: A line-by-line list lets the appraiser see the size of the assignment. It also lets the insurer's schedule be built from the report without retyping. Groups are acceptable where the insurer accepts grouped values, for example a set of dining chairs.

6. **Decide whether the property will be documented by photographs or seen in person.**

- Pass: The policyholder understands that the appraiser sets the inspection level and has said whether photographs can be taken of every item.
- Fail: The policyholder assumes an in-person visit is always required, or always unnecessary.
- Note: 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. This principle comes from the professional standards (USPAP, 2024 edition). 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.

7. **Understand how the request and quote work.**
   - Pass: The policyholder knows the request is made online and that a quote comes before any work.
   - Fail: The policyholder expects work to begin before scope and price are settled.
   - Note: Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly. The quote stage is the right moment to share the value standard and the insurer's format. Both affect what the report must contain.

Document checklist: the insurer's required format and the policyholder's paperwork

This section gathers the written material. AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. The steps below are ordered so that the insurer's requirements come first and the policyholder's own records follow.

1. **Get the insurer's format requirements in writing.**
   - Pass: The policyholder holds an email, form or instruction sheet from the insurer or agent that lists what an acceptable appraisal must show.
   - Fail: The policyholder plans to send the report and "see if it works."
   - Note: Typical items to ask about are listed below. Each is a question for the insurer, not a rule.
     - Whether values must be stated item by item or may be grouped.
     - Which descriptive details each line needs, such as maker, model, dimensions, materials or serial number.
     - Whether the insurer wants the report to follow its own category headings.

- Whether the named insured and the property address on the report must match the policy exactly.
- How the insurer wants to receive the report.

2. **Record the policy identifiers the report should carry.**

- Pass: The policyholder has the exact name of the insured as it appears on the policy, the address where the property is kept and the policy number if the insurer wants it shown.
- Fail: The report is requested in a different name from the policy, such as a spouse's name alone or a trust's name, without checking with the insurer.
- Note: A mismatch between the report and the policy is a simple thing to check before ordering, and it is worth confirming with the insurer.

3. **Gather purchase and ownership records.**

- Pass: Receipts, invoices, titles, registrations, certificates of authenticity and service or maintenance records are collected for the items that have them.
- Fail: Records exist but sit in a drawer, a storage unit or an email archive that no one has searched.
- Note: Records help the appraiser identify the item precisely. They do not replace the appraiser's analysis. An item without a receipt can still be appraised. List it and say that no receipt exists.

4. **Collect identifiers for vehicles, boats and machinery.**

- Pass: VINs, HINs, serial numbers and model numbers are written into the item list, with a photo of each plate where possible.
- Fail: Identifiers are left for the appraiser to find later.
- Note: In 162 requests for missing details that AppraiseItNow sent between August 2025 and September 2026, the median first reply from the client came in 0.1 days; 55% were resolved within a day and 89% within a week. Identifiers such as a VIN or serial number took a median 0.6 days to arrive, receipts 0.7 days, donation documents 1.7 days and photos 2.0 to 3.7 days. Sending identifiers and receipts with the original request removes the question entirely.

5. **Locate any earlier appraisal of the same items.**

- Pass: A prior report, if one exists, is included with a note on its date and purpose.
- Fail: A prior report is withheld, or it is offered as a substitute for a current value.
- Note: An earlier report can help with identification and history. Its value reflects its own date and purpose, so it is background material rather than a conclusion.

6. **Check the package against the item list.**

- Pass: Every document is labeled with the line number of the item it supports.

- Fail: Documents arrive as an unlabeled batch.
- Note: 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. Labeling each document to its item helps the appraiser match paperwork to property without a follow-up question.

Photo checklist: images a coverage appraiser needs before starting

Photographs are the main record of each item in a remote assignment. 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. For coverage requests, photographs also become part of the policyholder's own record of what was insured.

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.

Photo requirements at a glance

Asset type	Required images and details
Vehicles	Outside and inside; mileage for anything motorized
Boats	Outside with the cover off; helm; engine; inside; HIN; engine hours
Machinery	A few photos of each machine; hours; whether it runs
Fine art	Front; back; signature; frame
Household items	One clear photo per item or group

Procedure for taking and checking photographs

1. **Photograph in good, even light.**
   - Pass: Each image shows the item clearly, without heavy shadow, glare or blur.
   - Fail: Photos are taken at night under a single lamp, or through glass that reflects the photographer.
   - Note: Daylight near a window usually works for household items and art. For vehicles and boats, open shade avoids harsh reflections on paint and gelcoat.

2. **Show the whole item, then the details the list requires.**
    - Pass: For each asset type, every image named in the table above is present.
    - Fail: Only a single wide shot is supplied for a boat or a machine.
    - Note: A wide shot alone rarely identifies model, condition or configuration. The detail images are where identification happens.
3. **Capture readings as legible images.**
    - Pass: Mileage, engine hours and machine hours are photographed so the numbers can be read, and the reading is also typed into the item list.
    - Fail: Readings are estimated from memory or left out.
    - Note: A typed reading paired with a photo lets the appraiser confirm it without a follow-up question.
4. **State whether each machine runs.**
    - Pass: Each machine line says "runs," "does not run" or "runs with a stated problem."
    - Fail: Operating status is left blank.
    - Note: This is a direct requirement for machinery in the list above. A short written note is enough. Video is not required by the photo list.
5. **Photograph art from the back as well as the front.**
    - Pass: The front, the back, the signature and the frame are each shown.
    - Fail: Only the front is photographed because the piece is hung.
    - Note: Labels, stamps and inscriptions often appear on the back. If a piece cannot be taken down safely, say so in the item list. The appraiser can then decide how to address it.
6. **Uncover boats before photographing.**
    - Pass: The outside is shown with the cover off, along with the helm, the engine and the inside, and the HIN and engine hours.
    - Fail: The boat is photographed under its cover or in a crowded storage rack where the hull cannot be seen.
    - Note: If the boat is in winter storage, the policyholder may need to arrange access with the storage facility before photos are possible. That step belongs early in the planning.
7. **Match every photo to an item line.**
    - Pass: Files are named or grouped by item line number.
    - Fail: Hundreds of images arrive with camera-generated file names and no key.
    - Note: In the response-time data quoted in the document checklist, photos took longer to arrive than any other category. Organizing them once, at the start, avoids a second round of sorting.

8. **Flag anything that cannot be photographed or verified.**
    - Pass: The item list notes any item that is inaccessible, sealed or in another location, with whatever information the policyholder does have.
    - Fail: Gaps are left unexplained.
    - Note: 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. This condition comes from the professional standards (USPAP, 2024 edition). Telling the appraiser about a gap up front lets the appraiser decide whether more information is needed or whether an assumption is appropriate. If an assumption is used, the report will state it, and the policyholder may want to share that with the insurer.

Hypothetical example: a mixed household list

A hypothetical policyholder wants to schedule a dining set, a framed oil painting, a riding mower and a small outboard runabout. A complete photo package looks like this:

- **Dining set:** One clear photo of the table and chairs as a group.
- **Painting:** Four photos showing the front, the back, the signature and the frame.
- **Mower:** A few photos of the machine, a photo of the hour meter, and a note that it runs.
- **Runabout:** Photos of the outside with the cover off, the helm, the engine and the inside, plus photos of the HIN plate and the engine hour reading.

Each file is named with the item's line number. The policyholder's agent has confirmed in writing that the insurer wants replacement cost for all four items, so no vehicle-specific standard question arises.

Date and deadline checklist: the effective date and the policyholder's own timing

This section deals with two kinds of dates: the date the value applies to, and the practical dates the policyholder is working toward.

1. **Confirm the effective date for a coverage appraisal.**
    - Pass: The policyholder expects the report's value to apply as of the report date.
    - Fail: The policyholder asks for a value as of the purchase date or an earlier policy renewal without discussing it.
    - Note: 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. For coverage, the first of these applies.

2. **Understand the two dates the report will show.**
   - Pass: The policyholder knows to look for both an effective date and a report date on the finished report.
   - Fail: The policyholder reads only one date and assumes it is the only one.
   - Note: 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. This definition comes from the professional standards (USPAP, 2024 edition). For a coverage appraisal under the practice described in step 1, the two dates coincide.
3. **Write down any date the insurer or agent has mentioned.**
   - Pass: Any date given by the insurer or agent, such as a renewal or a date by which it wants the schedule, is recorded with its source.
   - Fail: The policyholder relies on a remembered conversation.
   - Note: This manual does not state any insurer deadline, because those come from the individual policy and insurer. Getting the date in writing is the practical safeguard.
4. **Plan the photo session around access.**
   - Pass: The policyholder has set a day when every item, including stored boats, vehicles or machines, can be reached and photographed.
   - Fail: Items in storage or at a second address are left until last.
   - Note: Arrange access to stored items, such as a boat in a storage facility or a machine at a second address, before the photo session, and note on the item list where each one is kept.
5. **Gather everything in one pass before submitting.**
   - Pass: Item list, insurer instructions, documents and photos go in together.
   - Fail: Material is sent in pieces as it is found.
   - Note: A single complete package lets the appraiser assess the whole assignment at once.
6. **Decide in advance how the policyholder will track the report's date over time.**
   - Pass: The policyholder records the report date alongside the policy file, so the age of the valuation is always visible.
   - Fail: The report is filed without noting its date.
   - Note: Because a coverage value applies as of the report date, the policyholder and agent can see at a glance how old the figure is when reviewing the policy later. Whether and when to update is a matter for the policyholder and the insurer.

Final review checklist before the coverage appraisal begins

Run this checklist once, immediately before the request is submitted. Each line should be answerable with a simple yes.

1. **Purpose confirmed as coverage.**
   - Pass: Yes, the property is intact and the appraisal is to insure or schedule it.
   - Fail: A loss is involved. Use the claim inputs described in the pre-order checklist instead.
   - Note: Coverage and claim requests are separate even when the same items are involved.
2. **Value standard confirmed in writing.**
   - Pass: Yes, and it is attached to the request.
   - Fail: The standard is assumed.
   - Note: Replacement cost is the default for most items, and fair market value or actual cash value applies for vehicles. The insurer's written instruction controls.
3. **Insurer's format requirements attached.**
   - Pass: Yes, or the insurer has confirmed in writing that it has no special format.
   - Fail: No one asked.
   - Note: "No special format" is itself a useful written answer to have.
4. **Named insured and address match the policy.**
   - Pass: Yes.
   - Fail: Names or addresses differ, with no confirmation from the insurer.
   - Note: This takes a minute to check and avoids a mismatch between the report and the policy.
5. **No real estate on the list.**
   - Pass: Yes, the list holds only personal property and the other asset classes AppraiseItNow appraises.
   - Fail: A building or land appears on the list.
   - Note: Remove those lines before submitting.
6. **Every item line has the required photographs.**
   - Pass: Yes, checked against the photo table.
   - Fail: Any required image is missing.
   - Note: Pay special attention to the back of art, boats with the cover off, and readings for anything motorized.
7. **Readings and operating status are typed into the list.**

- Pass: Yes, mileage, engine hours, machine hours and whether each machine runs.
- Fail: Readings appear only in photos, or not at all.
- Note: Typing the reading lets the appraiser cross-check it against the photo.

8. **Identifiers and documents are labeled to item lines.**
   - Pass: Yes.
   - Fail: Documents are unlabeled.
   - Note: Labeled files remove guesswork.
9. **Gaps are disclosed.**
   - Pass: Yes, inaccessible or unverifiable items are flagged with whatever information exists.
   - Fail: Gaps are left for the appraiser to discover.
   - Note: Disclosure lets the appraiser make the scope decision with full information.
10. **Effective date understood.**
    - Pass: Yes, the policyholder expects the value as of the report date.
    - Fail: A different date is expected and has not been raised.
    - Note: Raise any date question before the work begins, not after the report arrives.

Hypothetical example: a request that fails, then passes

A hypothetical policyholder prepares a request to schedule a collector car and several pieces of antique furniture. On the first review, three lines fail:

- **Value standard:** The policyholder has written "replacement cost" for everything, including the car.
- **Photographs:** The car photos show the outside only.
- **Name:** The report is to be issued in the name of a family trust, while the policy lists the policyholder individually.

The corrections are as follows:

1. The agent confirms in writing which of fair market value or actual cash value the policy uses for the car. That standard is entered on the car's line, and replacement cost stays on the furniture lines as the insurer instructed.
2. The policyholder adds photos of the inside and the odometer reading.
3. The agent confirms which name the insurer wants on the report.

On the second review every line passes. The request goes in with the agent's written answers attached.

Review questions

1. Why should a policyholder obtain the value standard in writing rather than assume replacement cost for every item?
2. Which inputs does a claim appraisal require that a coverage appraisal does not?
3. For a boat, which photographs and readings make up a complete set?
4. What should a policyholder do about an item that cannot be photographed?
5. As of what date does a coverage appraisal's value apply under the practice described in this manual, and which two dates will the report show?
6. Who decides how much inspection an assignment needs, and where is that decision described?

Notes on AppraiseItNow's appraisers and standards

AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice. AppraiseItNow's appraisers specialize by asset class rather than by geography. A clear, line-by-line item list with labeled photographs lets the appraiser see each item and its asset class at a glance.