

# Personal Property Replacement Cost Estimates Guide

Based on your room count and quality, find your property's approximate replacement cost on the charts below that best describes your residence.

If you think your personal property falls evenly between two categories, average the costs in the two categories to come up with your estimated replacement cost.

## Living in Apartment

# of Rooms	Economy	Standard	Luxury
2	\$25,700	\$36,700	\$40,400
2½	26,700	38,200	42,000
3	27,700	39,600	43,600
3½	28,700	41,100	47,500
4	29,800	42,500	52,500
4½	30,800	44,000	57,500
5	31,800	45,400	63,400
5½	32,800	46,800	68,200
6	33,800	48,300	70,300
6½	34,800	49,700	72,400
7	35,800	51,200	74,500
7½	36,800	52,600	76,600
8	37,800	54,100	78,700
8½	38,900	55,500	80,800
9	39,900	57,000	82,900

These figures are estimates only and not intended to replace a detailed inventory.

**NOTE:** If you have property in storage consider its value when selecting the amount of coverage you need. If you are unsure of the value of stored property, you may want to estimate by multiplying the weight of stored property by \$4 per pound.

**NOTE:** You might wish to enter a higher amount if you believe it would cost you more to replace your property than the chart and storage property figures reflect.

If you own a significant amount of high-value items (jewelry, firearms, antiques) you will need extra insurance. Contact an AFI representative to talk about a VIP policy.

## Living in Military Quarters, Rented House or Condominium

# of Rooms	Economy	Standard	Luxury
2	\$25,900	\$36,900	\$48,800
2½	28,400	40,500	53,600
3	30,900	44,100	58,300
3½	33,400	47,600	63,000
4	35,900	51,200	67,700
4½	38,300	54,800	72,400
5	40,800	58,300	77,100
5½	43,300	61,900	81,900
6	45,800	65,500	86,600
6½	48,300	69,000	91,300
7	50,800	72,600	96,000
7½	53,300	76,200	100,700
8	55,800	79,700	105,400
8½	58,300	83,300	110,100
9	60,800	86,900	114,900

Enter the replacement cost figure for your personal property (from one of the charts above).

\$ \_\_\_\_\_

Enter an amount for property in storage, if applicable.

\$ \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_



### Who's eligible for membership with AFI?

- All active duty, former and retired military, including National Guard and Reserves
- Widows of the above
- Active or retired DoD civilian employees
- Children of AFI members
- Former AFI members

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COST GUIDE

OUR MISSION IS YOU.

## APARTMENT & CONDOMINIUM PERSONAL PROPERTY COST GUIDE 2011 Edition



[www.afi.org](http://www.afi.org)

This publication is to furnish the you with a guide for making general estimates of costs to replace the specified personal property. This guide is not a substitute for a detailed appraisal or a quantity survey where more specific detail and data are required.

Name: \_\_\_\_\_

AFI Member # or SSN: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ ZIP: \_\_\_\_\_

**Please complete and return to:**

Armed Forces Insurance  
550 Eisenhower Road,  
Leavenworth, KS 66048

For faster service, call us toll-free, **800.495.8234**.  
We can obtain the necessary information by phone.

**How to Count Rooms**

This system uses the number of rooms in your residence and the quality of your personal property to determine the value of your personal property.

**Count one for each of the following:**

- Den, study, or office
- Family Room or Recreation Room
- Living Room
- Dining Room
- Bedroom(s)
- Kitchen

**Add one-half for these:**

- Dinette
- Breakfast Nook

**Do not include:**

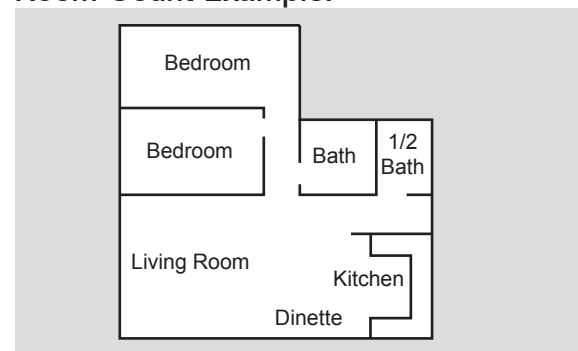
- Foyer or Entrance Hall
- Bathrooms
- Utility Rooms
- Hallways
- Storage Lockers

Use this form to calculate the numbers of rooms in your residence (see example below).

**Enter your room count below:**

Bedrooms	=	_____	rooms
Living Room	=	_____	room
Family/Rec. Room	=	_____	room
Den/Study/Office	=	_____	room
Dining Room	=	_____	room
Kitchen	=	_____	room
Dinette	=	_____	room
Breakfast Nook	=	_____	room
<hr/>			
<b>Total</b>	=	_____	rooms

**Room Count Example:**



This example includes 4½ rooms counted as:

Bedrooms	=	2	rooms
Living Room	=	1	room
Kitchen	=	1	room
Dinette	=	½	room
Bathroom and 1/2 Bath	=	0	room
<hr/>			
<b>Total</b>	=	4½	rooms

**How To Determine The Quality Of Your Personal Property**

The quality of personal property must be judged by considering all of the items within the unit. The presence or absence of specific elements or groups of elements shouldn't limit the choice of quality. It can, however, be an indicator in evaluating the quality. If fine china, silver and crystal glassware are found, quality is not automatically limited to luxury. However, if these are found along with a designer wardrobe, furnishings, and window hangings, the decision would lean toward luxury.

Furniture, window hangings, and wardrobe are the best indicators of quality. Conversely, the following items have little or no impact on the quality of personal property:

- Televisions, radios, stereos and electronics
- Cameras and photographic equipment
- Sporting goods
- Musical instruments
- Appliances

These items do not affect quality because some occur randomly, and for others the basic complement of items is approximately the same for all quality classes.

**Choose the category that best describes the quality of your property.**

**Economy**

- Furniture is of discount store quality with stapled, light softwood framing and synthetic coverings.
- The amount of silver, china, glassware, and jewelry owned is minimal.
- Wardrobe is functional, but may include some pieces of good quality.
- Appliances, television, and stereo equipment may be of lesser quality and quantity than standard, but not necessarily.

**Standard**

- Furniture is of department store quality with hardwood construction, good quality fabric coverings, and good workmanship.
- Window coverings are of good quality and are coordinated with the furnishings. If landlord-owned, they are of a quality to attract tenants.
- Might have silver, china, glassware, and jewelry.
- Wardrobe is good quality.
- Some original artwork may decorate the walls.

**Luxury**

- Furniture is of fine quality with hardwood construction, expensive fabric coverings, and above-average workmanship. A considerable number of antiques may be included.
- Draperies, curtains, and blinds are custom made using quality fabrics and special rods.
- Silver, china, glassware and jewelry are probably included.
- Wardrobe is of above-average quality.
- Original artwork decorates the walls.
- Appliances, television, and stereo equipment are high quality. High-tech electronics are a part of your household inventory.