

Exhibit 10.1 A Personal Property Inventory Form

Using a form like this will help you keep track of your personal property, including its date of purchase, original purchase price, and replacement cost.

Living Room		Living Room				
		Article	Qty.	Date Purchased	Purchase Price	Replacement Cost
Stereo System		Air conditioners (window)				
Brand		Blinds/shades				
Model		Bookcases				
Serial #	Date purchased	Books				
Purchase price \$	Replacement cost \$	Cabinets				
Large Screen TV		Carpets/rugs				
Brand		Chairs				
Model		Chests				
Serial #	Date purchased	Clocks				
Purchase price \$	Replacement cost \$	Couches/sofas				
Compact Disc Player		Curtains/draperies				
Brand		Fireplace fixtures				
Model		Lamps/lighting fixtures				
Serial #	Date purchased	Mirrors				
Purchase price \$	Replacement cost \$	Pictures/paintings				
Home Theater System		CDs				
Brand		Planters				
Model		Stereo equipment				
Serial #	Date purchased	Tables				
Purchase price \$	Replacement cost \$	Television sets				
DVD Player		Other				
Brand						
Model						
Serial #	Date purchased					
Purchase price \$	Replacement cost \$					

Exhibit 10.2 A Guide to Homeowner's Policies

The amount of insurance coverage you receive depends on the type of homeowner's (HO) policy you buy. You can also obtain coverage if you're a renter or a condominium owner.

Form	Coverages*	Covered perils
Basic Form (HO-1)	A—\$15,000 minimum; B—10% of A; C—50% of A; D—10% of A; E—\$100,000; F—\$1,000 per person	Fire, smoke, lightning, windstorm, hail, volcanic eruption, explosion, glass breakage, aircraft, vehicles, riot or civil commotion, theft, vandalism or malicious mischief
Broad Form (HO-2)	Minimum varies; other coverages in same percentages or amounts except D—20% of A	Covers all basic-form risks plus weight of ice, snow, sleet; freezing; accidental discharge of water or steam; falling objects; accidental tearing, cracking, or burning of heating/cooling/sprinkler system or appliance; damage from electrical current
Special Form (HO-3)	Minimum varies; other coverages in same percentages or amounts except D—20% of A	Dwelling and other structures covered against risks of direct physical loss to property except losses specifically excluded; personal property covered by same perils as HO-2 plus damage by glass or safety glazing material that is part of a building, storm door, or storm window
Renter's Form (HO-4)	Coverages A and B—Not applicable C—Minimum varies by company D—20% of C E—\$100,000 F—\$1,000 per person	Covers same perils covered by HO-2 for personal property
Condominium Form (HO-6)	Coverage A—Minimum \$1,000 B—Not applicable C—Minimum varies by company D—40% of C E—\$100,000 F—\$1,000 per person	Covers same perils covered by HO-2 for personal property
Modified Coverage Form (HO-8)	Same as HO-1, except losses are paid based on the amount required to repair or replace the property using common construction materials and methods	Same perils as HO-1, except theft coverage applies only to losses on the residence premises up to a maximum of \$1,000; certain other coverage restrictions also apply

* Coverages:

- | | |
|----------------------|-------------------------------|
| A. Dwelling | D. Loss of use |
| B. Other structures | E. Personal liability |
| C. Personal property | F. Medical payments to others |



Exhibit 10.3 Calculating Replacement Cost

Here's a typical example of how an insurance company calculates replacement cost. It would take \$256,000 to fully replace this home today.

Dwelling cost: 2,400 sq. ft. at \$85 per sq. ft.	\$204,000
Extra features: built-in appliances, mahogany cabinets, 3 ceiling fans	10,600
Porches, patios: screened and trellised patio	3,700
Two-car garage: 900 sq. ft. at \$35 per sq. ft.	31,500
Other site improvements: driveway, storage, landscaping	6,200
Total replacement cost	<u>\$256,000</u>

Exhibit 10.4 The Four Parts of a Personal Automobile Policy (PAP)

This automobile insurance statement for 6 months of coverage shows how the four major parts of a PAP might be incorporated. Notice that the premium for collision/comprehensive damage is relatively low because of the age and type of car (a 2007 Ford Taurus); these drivers also enjoyed a premium reduction of more than \$130 for the 6 months due to having other insurance with the same provider, a car alarm system, and a good driving record.

<p>ANYSTATE INSURANCE COMPANIES</p> <p>Anystate Automobile Insurance Company 1665 West Anywhere Drive Yourtown, CO 80209</p>	<p>AUTO RENEWAL</p> <p>2007 Ford Taurus</p>																																																															
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<p style="text-align: center;">1 H -1582 A</p> <p>Jones, Thomas T. & Emily S. 1643 Thunder Rd. #32 Yourtown, CO 80209</p> <p><i>Your premium is based on the following ... If not correct, contact your agent.</i></p> <p>2007 Ford Taurus SES Sedan Serial number: 4 ABCD12M3NP456789</p> <p><i>Drivers of vehicle in your household ...</i> There are no male or unmarried female drivers under age 25. Younger drivers included if rated on another car insured with us.</p> <p><i>Ordinary use of vehicle ...</i> To and from work or school, no more than 100 miles weekly. Driven no more than 7,500 miles annually. (National average is 10,000 miles annually.)</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Coverages and Limits</th> <th style="text-align: right;">Premiums</th> </tr> </thead> <tbody> <tr> <td style="width: 10%;">Part A</td> <td style="width: 10%;">A</td> <td style="width: 70%;">Liability</td> <td style="width: 10%;"></td> </tr> <tr> <td></td> <td></td> <td>Bodily Injury 250,000/500,000</td> <td rowspan="2" style="text-align: right; vertical-align: middle;">} \$219</td> </tr> <tr> <td></td> <td></td> <td>Property Damage 100,000</td> </tr> <tr> <td>Part B</td> <td>M</td> <td>Medical 5,000</td> <td style="text-align: right;">14</td> </tr> <tr> <td>Part C</td> <td>U</td> <td>Uninsured Motor Vehicle</td> <td></td> </tr> <tr> <td></td> <td></td> <td>Bodily Injury 100,000/300,000</td> <td style="text-align: right;">27</td> </tr> <tr> <td>Part D</td> <td>G</td> <td>500 Deductible Collision</td> <td style="text-align: right;">102</td> </tr> <tr> <td></td> <td>D-WG</td> <td>500 Deductible Comprehensive</td> <td style="text-align: right;">24</td> </tr> <tr> <td></td> <td>H</td> <td>Emergency Road Service</td> <td style="text-align: right;">6</td> </tr> <tr> <td colspan="3">Amount Due</td> <td style="text-align: right;">\$392</td> </tr> <tr> <td colspan="4">Your premium has already been adjusted by the following:</td> </tr> <tr> <td colspan="3">Premium Reductions</td> <td></td> </tr> <tr> <td></td> <td></td> <td>Multiple Line</td> <td style="text-align: right;">22</td> </tr> <tr> <td></td> <td></td> <td>Antitheft devices</td> <td style="text-align: right;">40</td> </tr> <tr> <td></td> <td></td> <td>Good driver</td> <td style="text-align: right;">70</td> </tr> </tbody> </table>	Coverages and Limits			Premiums	Part A	A	Liability				Bodily Injury 250,000/500,000	} \$219			Property Damage 100,000	Part B	M	Medical 5,000	14	Part C	U	Uninsured Motor Vehicle				Bodily Injury 100,000/300,000	27	Part D	G	500 Deductible Collision	102		D-WG	500 Deductible Comprehensive	24		H	Emergency Road Service	6	Amount Due			\$392	Your premium has already been adjusted by the following:				Premium Reductions						Multiple Line	22			Antitheft devices	40			Good driver	70
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Source: Adapted from a major automobile insurance company quote.



Exhibit 10.5 Prevent Auto Theft

You can help prevent your car from being stolen by taking the following precautions.

- Close the windows and lock your doors.
- Don't leave your vehicle registration and proof of insurance in your car. No personal identifying information should be left in your car.
- Park in well-lit, heavily traveled areas.
- Take any packages that are in plain sight with you.
- Invest in and install a good anti-theft device like a burglar alarm or a steering wheel lock.
- Never leave your car unattended with the motor running.
- When parking your car, turn the wheels sharply toward or away from the curb and set the emergency brake.
- Don't leave a spare key in the car. Thieves always know where to look.
- Etch the VIN (vehicle identification number) in the windows and on other major parts of your car, which makes it harder to resell the car or its major components.

Sources: Adapted from "Prevent Your Car from Being Stolen," <http://www.insurance.com/auto-insurance/claims/prevent-your-car-from-being-stolen.aspx>, March 6, 2007, accessed March 2011; "Protect Yourself from Auto Theft," <http://www.allstate.com/tools-and-resources/theft.aspx>, accessed March 2011.