

Appliances – Large – Limit One Each Per Household			
Dryer	\$540.00	Fridge	\$800.00
Washer	\$640.00	Stove	\$700.00
Dishwasher	\$570.00	Television	\$565.00
Freezer	\$500.00	Service Allowance (When recommend by Inspector)	By Invoice
Appliances – Small – Limit One Each Per Household			
Clock Radio	\$25.00	Kettle	\$25.00
Coffeemaker	\$50.00	Telephone	\$30.00
Miscellaneous	\$150.00	Toaster	\$30.00
Microwave	\$100.00	Toaster Oven	\$70.00
Mixer	\$30.00		
Appliances – Other - Limit One Each Per Household			
Air Conditioner	\$180.00	Vacuum Cleaner	\$150.00
Dehumidifier	\$250.00	Space Heater	\$60.00
Clean up – Minimum Wage - Up to maximum of 200 hours			
As of April 1, 2023, minimum wage			\$14.75
Clothing – Per Adult (12+ yrs. old)			
Adult Clothing - Dress	\$150.00	Adult Outerwear (Misc. Items, Mittens, Hats, etc.)	\$60.00
Adult Clothing - Incidental (Underwear, socks, etc.)	\$120.00	Adult Outerwear - Spring/Fall Jacket	\$140.00
Adult Clothing - Pants	\$50.00	Adult Outerwear - Winter Jacket	\$200.00
Adult Clothing - Shorts	\$30.00	Adult Outerwear - Maximum	\$500.00
Adult Clothing - Skirt	\$40.00	Adult Shoes – Boots	\$120.00
Adult Clothing - Suit	\$230.00	Adult Shoes – Casual	\$90.00
Adult Clothing - Sweater	\$45.00	Adult Shoes – Dress	\$100.00
Adult Clothing – Top	\$40.00	Adult Shoes – Runner	\$90.00
Adult Clothing - Maximum	\$800.00	Adult Shoes – Maximum	\$500.00
Clothing – Per Child (up to and including 11 yrs. old)			
Child Clothing - Dress	\$35.00	Child Outerwear (Misc. Items, Mittens, Hats, etc.)	\$30.00
Child Clothing - Incidental (Underwear, socks, etc.)	\$80.00	Child Outerwear – Spring/Fall Jacket	\$50.00
Child Clothing – Jogging Suit	\$40.00	Child Outerwear Winter Jacket / Ski pants	\$100.00
Child Clothing –Pants/Coveralls	\$30.00	Child Outerwear – Maximum	\$200.00
Child Clothing – Shirt/Top	\$20.00	Child Shoes – Boots	\$80.00
Child Clothing – Sweater	\$30.00	Child Shoes – Shoes	\$30.00
Child Clothing – Shorts	\$20.00	Child Shoes – Running	\$40.00
Child Clothing – Maximum	\$500.00	Child Shoes – Maximum	\$200.00

Furniture – Per Bedroom & Misc (Infant/Toddler – Under 3 yrs)			
Change Table	\$150.00	Mattress	\$80.00
Cradle	\$100.00	Miscellaneous Items (Mirrors, bedding, etc.)	\$120.00
Crib	\$220.00	Playpen	\$90.00
High Chair	\$110.00	Stroller/Carriage	\$180.00
Infant Car Seat	\$140.00		
Furniture – Per Bedroom & Misc. (Child over 3 yrs. and Adult)			
One per occupant			
Bedding Set (Sheets/Pillowcases) (2 sets per bed)	\$50.00	Mattress Set (incl. Box Spring) – Queen	\$850.00
Blanket	\$60.00	Mattress Set (incl. Box Spring) – Single	\$610.00
Comforter	\$40.00	Metal Bed Frame	\$100.00
Dresser Drawers (Five Drawer Chest)	\$550.00	Miscellaneous Furnishings (Pictures, Frames, Mirrors, etc.)	\$300.00
Headboard (Double/Queen)	\$300.00	Night Table	\$250.00
Lamp	\$50.00	Pillow (2 per person)	\$50.00
Mattress Set (incl. Box Spring) – Double	\$650.00	Triple Dresser with Mirror	\$650.00
Furniture – General Limit One Each Per Household			
Area Rug	\$150.00	Lamp (Floor)	\$100.00
Chair (Upholstered)	\$400.00	Lamp (Table)	\$50.00
Coffee Table	\$300.00	Miscellaneous Furnishings	\$1000.00
Dining Chairs (max 6 chairs)	\$150.00	Sofa Set (Couch, Loveseat & Chair)	\$1800.00
Dining Table	\$600.00	Trunk	\$240.00
End Table (max 2)	\$200.00		
Home Office/Business Equipment & School Supplies – Limited One Each Per Household (unless otherwise stated)			
Battery Charger	\$30.00	Desk Chair	\$150.00
Computer - Maximum	\$500.00	Filing Cabinet – Large – 4 drawers	\$450.00
Computer Desk	\$180.00	Filing Cabinet – Large – 2 drawers	\$150.00
Computer Keyboard & Mouse	\$40.00	Text Books (Educational in use)	\$700.00
Computer Printer	\$100.00	Text Books (Vocation in use)	\$1250.00
Computer Tablet (Educational in use)	\$230.00	Tools for Business purpose	By Invoice
Kitchen and Bathroom Items Limited one Per Household (unless otherwise stated)			
Kitchen Utensils	\$100.00	Miscellaneous (kitchen linens, bath towels, etc.)	\$200.00
Cookware (pots & pans – one set per household)	\$200.00	Laundry Supplies	\$100.00
Dishes (includes serving, casserole, etc.).	\$460.00		

Medical (Essential medical and accessibility equipment)	
Artificial Limbs, Wheelchairs, etc.	By invoice
Miscellaneous Items (maximum allowable \$1000)	
Example – Luggage set (3 piece)	\$150.00
Generator	By invoice
Musical	
For professional or therapeutic – maximum \$1,500.00	By invoice
Primary Domestic Home Heating	
Fire Wood – per cord/split – maximum 5 cords – maximum \$800.00	By invoice
Wood splitter – maximum \$1,200.00	By invoice
Home Heating Oil – maximum \$800.00	By invoice
Stored Food - loss verified by inspection report (Uninsurable loss)	
Freezer Food and Food stored in root cellar (per person)	\$100.00
Window Coverings	
If kept, allow dry cleaning by invoice (per window maximum)	\$5.00/pound
If replaced, by invoice (per window maximum)	\$30.00
Drapes (main floor – only by approved quote)	\$100.00/window
Yard Equipment	
Lawn Mower (push)	\$290.00
Lawn Mower (ride on)	\$1760.00
Snow Blower	\$900.00
Whipper Snipper	\$95.00
SPECIFIC TO AN EXTENDED PERIOD OF POWER LOSS	
Repair to Generator	By invoice with photo of both generators
Fuel for generator	By invoice, with photo of serial number, wattage, and length of use
Re-connection of home electrical mast	By invoice with photo of damaged mast and denial letter from insurance provider
Clean-up log storm damage and debris that create a safety hazard or prevents access to property, up to maximum of 200 hours..	By invoice or clean-up log with photo of trees that are causing the safety hazard and denial letter from Insurance provider.
SPECIFIC TO STRUCTURAL	
The following items are part of the structural cost:	Heat pump Sump pump Water pump Water treatment Unit Furnace