

WAR BOX
GEAR AND SERIAL LIST FOR INSURANCE

SHEET _____ OF _____

POLICYHOLDER	INSURER	POLICY #	POLICY TYPE ☐ Homeowners ☐ Renters ☐ Sched. rider	PAYS ☐ Replacement cost ☐ Actual cash value	DEDUCTIBLE
PERSONAL PROPERTY LIMIT	SCHEDULED RIDER #	AGENT	AGENT PHONE	AGENT EMAIL	CLAIMS LINE
SPECIAL LIMIT: FIREARM THEFT	LIST UPDATED	COPY STORED AT		VIDEO WALK-THROUGH ☐ Done ☐ Due	NEXT REVIEW


GEAR LIST
firearms go on their own record sheets; list optics, NODs, armor, radios and other gear here

#	ITEM	MAKE / MODEL	SERIAL	QTY	PURCHASED	REPLACE VALUE (EACH)	TOTAL	RECEIPT	PHOTO	LOCATION
PAGE 1 TOTAL										

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SHEET _____ OF _____

GEAR LIST (CONTINUED)

#	ITEM	MAKE / MODEL	SERIAL	QTY	PURCHASED	REPLACE VALUE (EACH)	TOTAL	RECEIPT	PHOTO	LOCATION
16										
17										
18										
19										
20										
21										
22										
23										
24										
25										
26										
27										
GRAND TOTAL										

WHY EACH COLUMN MATTERS

ITEM, MAKE / MODEL

Claims pay for like-kind replacement. "Rifle optic" isn't enough; the exact model sets the price.

PURCHASED

Actual-cash-value policies take off depreciation by age. Replacement-cost policies may pay that first and the rest once you replace it.

LOCATION

Shows what was lost in which event: house fire or truck break-in. Gear stolen from a vehicle is usually a home or renters claim, not auto.

SERIAL

Police can only enter stolen property into national databases (NCIC) with a serial. It's also how you prove a recovered item is yours.

REPLACE VALUE

What it costs to buy the same item new today, not what you paid. Update it once a year.

SPECIAL LIMIT

Many home policies cap theft of firearms and related equipment, often at \$2,500 total. Ask your agent whether optics and NODs count, and schedule high-value items.

QTY

Easy to under-claim sets: radios, tourniquets, plates come in pairs. Count them.

RECEIPT / PHOTO

Proof you owned it and what shape it was in. Adjusters ask for both. A photo of the serial plate counts.

KEEP IT CURRENT

Update after every purchase. Keep one copy off-site and shoot a slow video walk-through of the safe and gear room.