

WAR BOX

 GEAR AND SERIAL LIST FOR INSURANCE

FILLED EXAMPLE - MADE-UP DATA

POLICYHOLDER A. Example	INSURER Example Mutual (sample)	POLICY # POL-0000000	POLICY TYPE ☒ Homeowners ☐ Renters ☒ Sched. rider	PAYS ☒ Replacement cost ☐ Actual cash value	DEDUCTIBLE \$1,000
PERSONAL PROPERTY LIMIT \$75,000 personal property	SCHEDULED RIDER # RID-0000	AGENT B. Sample, Example Insurance Agency	AGENT PHONE 555-0110	AGENT EMAIL agent@example.com	CLAIMS LINE 555-0111
SPECIAL LIMIT: FIREARM THEFT \$2,500 (check optics / NODs)	LIST UPDATED 2026-10-18	COPY STORED AT Fire safe + encrypted cloud folder	VIDEO WALK-THROUGH ☒ Done ☐ Due	NEXT REVIEW 2027-04-01	

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
1	Night vision monocular	Nightmoor NM-1 (example), PVS-14 type, white phosphor	SAMPLE-0101	1	2025-02-08	\$3,200	\$3,200	Y	Y	Safe 1, NV case
2	Thermal monocular	Nightmoor TM-35 (example), 384, 35 mm	SAMPLE-0102	1	2025-06-21	\$1,800	\$1,800	Y	Y	Safe 1, shelf B
3	Rifle optic (LPVO)	Orvenne OV-6 1-6x24 (example), on SAMPLE-0001	XXX0000	1	2024-03-30	\$650	\$650	Y	Y	Mounted, Safe 1
4	Weapon light	Ferrowind FW-10 (example), on SAMPLE-0001	SAMPLE-0002	1	2024-04-06	\$300	\$300	Y	Y	Mounted, Safe 1
5	Plate carrier	Kelmont KC-1 carrier (example), coyote, M	—	1	2024-08-10	\$260	\$260	Y	Y	Gear room, rack 1
6	Rifle plates (pair)	Kelmont K4 ceramic (example), 10x12 SAPI cut	SAMPLE-0103 / 0104	1	2024-08-10	\$520	\$520	Y	Y	In carrier, gear room
7	Ballistic helmet	Kelmont KH-3 high-cut (example), NIJ IIIA, M/L	SAMPLE-0105	1	2025-01-11	\$750	\$750	Y	Y	Gear room, shelf 2
8	GMRS handheld radio	Varlund HG-5 5 W HT (example), 15 in whip, AA shell	SAMPLE-0106 / 0107	2	2025-04-19	\$110	\$220	N	Y	Comms bin, gear room
9	Dual-band ham radio	Aldermoor AD-25 2 m / 70 cm HT (example)	SAMPLE-0108	1	2025-04-19	\$150	\$150	Y	Y	Comms bin, gear room
10	GMRS base radio	Varlund MG-50 50 W mobile, run as base (example)	SAMPLE-0110	1	2025-05-03	\$330	\$330	Y	Y	Office, home base
11	Base antenna system	6 dBi fiberglass vertical, 25 ft mast, 50 ft LMR-400, arrestor	—	1	2025-05-03	\$280	\$280	Y	Y	Roof eave + office
12	2 m mobile radio	Aldermoor AM-250 50 W (example) + 5/8-wave mag-mount	SAMPLE-0111	1	2025-06-14	\$210	\$210	Y	Y	Truck (MOBILE 1)
13	MURS handheld radio	Varlund HM-2 2 W HT (example), 19 in VHF whip	SAMPLE-0112 / 0113	2	2025-04-19	\$70	\$140	N	Y	Comms bin, gear room
14	Binoculars	Orvenne OB-10 10x42 (example)	SAMPLE-0109	1	2023-11-04	\$300	\$300	Y	Y	Truck, center console
15	Tourniquets	Windlass TQ, CoTCCC-recommended type (example)	—	4	2025-03-15	\$30	\$120	Y	N	IFAKs: belt, truck, range bag, home
PAGE 1 TOTAL							\$9,230			

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							\$9,230			

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.