



ADJUSTERS FORUM

Identifying Major Household Appliances with No Supporting Documentation

Ideally an original model number would be optimal since with this information an exact like kind and quality replacement can be identified. If an original model number is not available here is a list of questions that can be your guide to narrowing down the possibilities as there are a vast number of brands and options available.

While each product category will have their own specific questions, here are some common ones that can be used for all categories:

- 1) Is a picture available? As is so often said “a picture is worth a thousand words”
- 2) What Brand was the original appliance?
- 3) If your insured doesn't know the model number do they remember the series?
- 4) Where did they buy the appliance?
- 5) How long ago was it purchased?
- 6) How much did they pay for it?
- 7) Did it have any special or unique features?
- 8) What was the finish on the appliance? (i.e. Stainless Steel, White, Black)
- 9) What were the dimensions or size (cubic feet) of the appliance?
- 10) Was it rated as an Energy Star?



Refrigerators

- 1) What was the size (Cubic Feet - C.F.)?
- 2) Determine type of Fridge: * Top Freezer Fridge
* Bottom Freezer Fridge
* Side by Side Freezer/Fridge
- 3) Did it have a double or single drawer?
- 4) Did it have any additional features such as an ice maker, crushed ice, water or a water filtration system?



Stoves

- 1) Was it gas, electric, induction or combination?
- 2) Was the stovetop standard (coils), flattop or with iron grates?
- 3) Did it have any special features like a self-cleaning oven?
- 4) Were the controls dials or was it digital?
- 5) How many burners, grills or griddles did it have? 6) Was it freestanding or slide-in?



Dishwashers

- 1) What was the size (Cubic Feet - C.F.)?
- 2) How many wash cycles did it have?
- 3) What was the interior finish?
- 4) Did it have pushbutton or touchpad controls? Were they hidden?
- 5) Was it built in or portable?



Microwaves

- 1) What was the size (Cubic Feet - C.F.)?
- 2) Was it a Countertop or Over the Range model?
- 3) What was the wattage?
- 4) Did it have the convection oven feature?
- 5) Did it have any reheat sensors or cooking controls?



Washer/Dryers

- 1) What was the load capacity?
- 2) Was it top or front loading?
- 3) If it was front loading were they on stands?
- 4) Was it a side by side or were they stacked one on top of each other?
- 5) Did it have any special or notable features (i.e.: steam, moisture sensor)
- 6) Was it powered by gas or electricity?



Freezers

- 1) Was it a chest freezer or upright freezer?
- 2) If an upright model, did it have a two door feature?
- 3) What were the dimensions or capacity?



The questions listed above might serve as a reminder, may be new information, or perhaps a combination of both, but in any event we hope you find them useful. With the consistent use of some or all of these questions you should now be able to narrow down what the original model may have been. This information will also help you or your replacement pricing service identify inaccurate or wish list features since many of these questions are designed to work in tandem to help validate the information you receive from the insured.

This article is designed to provide you with an overview of questions for some of the most popular categories of major home appliances. If you would like to receive expert help in developing a specific strategy for addressing this subject please contact the author Keith Green at 613-233-1508

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