

## DAMAGE & LOSS APPRAISAL SERVICES

In the event of damage or total loss to personal property, the burden of proof is on the homeowner. The Fine Art Group works to ensure our clients are always on the offensive, providing inventories, video documentation and up-to-date appraisals for retail replacement.

## Service Deliverables

- Retail replacement value (RRV) before damage
- Condition analysis
- Conservator recommendations and quotes
- Retail replacement value (RRV) after damage
- Diminution in value due to the damage and subsequent restoration (\*diminution in value describes a measure of value lost due to a circumstance or set of circumstances that caused the loss)
- If a total loss, the TFAG Advisory Team will assist in replacing the object

## Other Services

- Expert witness testimony: Should court testimony be required, we provide qualified and impartial expert witness testimony.
- Risk Management Tools: Our goal is always to help the client be as prepared as possible in the event of damage and loss. Our team of advisors will work with the client and their team to look at all aspects of risk to the personal property including creating personalized programs. From fire, hurricane, and natural disaster preparedness to moving and storage plans, our team of dedicated appraisers and advisors will work with you to create a plan that helps mitigate loss and thus risk to the personal property. Sample risk management plans can be found here.



## **CONTACT**

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