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## *Identifying Consumer Electronics with No Supporting Documentations*

One of the most common questions I'm asked is what information should I get from the insured when they don't have an invoice or manual? In response to that query I've put together a short list of questions for some of the most popular categories of consumer electronics that will help you narrow down what the original item was and to verify the validity of the information you receive.

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

- 1) What Brand was the original item?
- 2) Do they know the model number and if not do they remember the series? (i.e. Sony XBR, or Panasonic Gaoo ...)
- 3) Where did they buy the item?
- 4) How long ago did they purchase it?
- 5) How much did they pay for it?
- 6) Did it have any special or unique features?

### *Computers*

- 1) Was it a Desktop or Laptop Computer?
- 2) If it was a Desktop computer, does the monitor also need to be replaced?
  - 1) If the monitor needs to be replaced, what size was the screen? Typical desktop screen sizes range from 17" to 24", but smaller and larger monitors are available
  - 3) If it was a laptop, what size was the screen? Typical laptop screen sizes usually range from 13" to 17", but larger and smaller models do exist.
- 4) What type of processor did it have? Intel or AMD.
- 5) How much ram did the computer have? This is typically measured in GB but for some older models it may be MB.
- 6) Size of the hard drive? This is measured in GB.
- 7) The operating system: XP, Vista, Windows 7, are some of the more recent choices. Was it the home or business (Professional) version?

### *Televisions*

- 1) What type of TV did they have? Tube (CRT), Rear Projection (CRT, DLP or LCD), or was it one of the newer technologies: LCD, LED or Plasma?
- 2) What size of screen did it have?
- 3) What was the resolution? (720, 1080 I or P)

### *Satellite Receivers & Cable Boxes*

- 1) Who was the service provider? Rogers, Bell, Shaw ....
- 2) Was it a Standard Definition or High Definition receiver?
- 3) Was it a PVR? (built In Hard Drive)
- 4) What TV was it working with? If the TV was a standard definition model the receiver should also be standard definition.

### *iPods*

- 1) What series was it? Shuffle, Nano, Video, Touch or Classic.
- 2) What was the amount of memory? Typically measured in GB although some of the older Shuffle models could be measured in MB.

### *Digital Cameras*

- 2) What type of camera was it? Point and Shoot (the lens is part of the camera body) or Digital SLR (add on lens).
- 3) If it's a Digital SLR, how many lenses were there and what sizes were they? (i.e. 18-55mm)
- 4) If it is a Point and Shoot camera what was the zoom? (i.e. 3x)
- 5) What was the resolution? Measured in MP.
- 6) What was the viewing screen size? This is measured in inches. Average size is in the 2" to 3" range but smaller and larger screens are available
- 7) What type of battery did it use? Rechargeable, AA ....

## ***Video Cameras***

- 1) What did it record on? A tape (VHS, S-VHS, VHS-C, 8mm, Hi8, D8, MiniDV), DVD, Memory Card or a Hard Drive.
- 2) Did it have a screen on the side, if so how big was it? This will be measured in inches.
- 3) What is a Standard Definition or High Definition model?
- 4) What was the power of the zoom? Typically there is an Optical and a Digital zoom. 12x would be an example of an optical rating
- 5) Did it have a built in Digital Camera? If yes what was the resolution? This would be measured in MP

## ***DVD Players***

- 1) What was the type of player? Progressive Scan, Upconverting, Recorder, Blu-ray, Portable?
- 2) Was it just a DVD player or was it a combo model? (DVD/VCR or DVD Hard Drive)
- 3) If it was a recorder? Did it record to a disc or could it record to a built in hard drive?
- 4) If it was a DVD/VCR combo, did just the VCR record or could the DVD record also?
- 5) What was the disc capacity? Single or multi? If it was a multi disc model, how many discs would it hold?
- 6) If it was a portable model what was the screen size? The average screen size is 7" to 10", but smaller and larger screens are available

## ***Bookshelf Stereo***

- 1) What size was the system? Micro, Mini, Bookshelf?
- 2) Did it have a cassette deck? If so was it a Single or Double Deck?
- 3) Was there a CD player? Single Disc or Multi? If it was a multi disc model, how many discs would it hold?
- 4) Was there a connection for an iPod or an MP3 player? If so how did it connect?
- 5) How many speakers were there? A number of systems include a separate subwoofer.

## ***GPS***

- 1) Was it a handheld (trail) or portable (in car) model?
- 2) What was the size of the screen? Typical car models have screen sizes in the 3.5" to 5" range while handheld models have a considerably smaller screen.
- 3) How did it give directions? Was it "turn right in 25 feet" or "turn right in 25ft on elm street" (text to speech)

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 consumer electronics. 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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