



WIND UMPIRE CERTIFICATION®

WIND UMPIRE RE-CERTIFICATION®

WIND APPRAISER CERTIFICATION®

WIND APPRAISER RE-CERTIFICATION®

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Ethical Rules/Code of Ethics

Click on the titles for:

1. [Ethical Rules for Umpires in Insurance Appraisals](#)
2. [Ethical Rules for Appraisers in Insurance Appraisals](#)

MEMORANDUM OF APPRAISAL

Memorandum of Appraisal – The Forgotten Document – Jon Doan, 2001

- 1) Parties to the Appraisal. The insurance company and the named insured.
- 2) Cause, location and date of loss.
- 3) Names of respective Appraisers.
- 4) Appraisers are to name an Umpire.
- 5) Quote of Appraisal provision in the policy.
- 6) Statement that the signature of any two of the three will constitute and Award.
- 7) Statement that each party will bear 50% of the expense of the Umpire.
- 8) Items to be Appraised.
- 9) Basis of the Appraisal, i.e. Actual Cash Value, Replacement Cost or both.
- 10) How sublimits within the policy are to be addressed.
- 11) Statement that the Award is a comprehensive Award and the application of advanced payments, policy provisions is the responsibility of the company.
- 12) Language to the affect that the deliberations of the Appraisal panel are confidential and exempt from depositions or suit in case the Award is challenged or a bad faith claim is filed.
- 13) The signatures of the parties.

**STYLE OF CASE
DECLARATION OF APPRAISERS**

STATE OF }
 } SS:
COUNTY OF }

We the undersigned, do solemnly swear that we are qualified and competent and will make an Appraisal of the property hereinbefore mentioned, stating the amount of loss, in accordance with the Appraisal Condition of the Policy of Insurance issued to the Insured, and that we will make a true, just, and conscientious Award of the same, according to the best of our knowledge, skill and judgment.

_____ APPRAISER

WITNESS _____ DATE _____

_____ APPRAISER

WITNESS _____ DATE _____

SELECTION OF UMPIRE

We, the undersigned, hereby select and appoint _____ to act as the Umpire to settle matters of difference that shall exist between us, if any, by reason of and in compliance with the forgoing declaration and appointment.

Witness our hands this _____ day of _____ 202_

_____ APPRAISER

_____ APPRAISER

INSURED v INSURANCE COMPANY

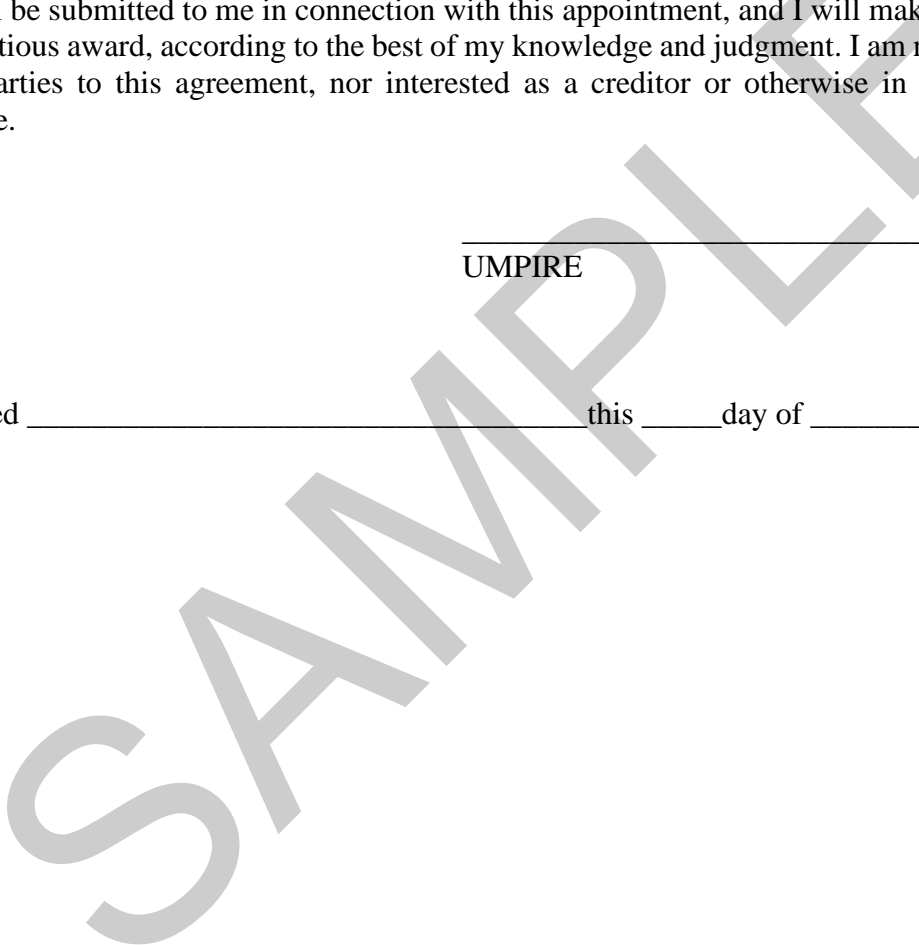
QUALIFICATION OF UMPIRE

STATE OF }
 SS:
COUNTY OF }

I, the undersigned, hereby accept the appointment of Umpire, as provided in the foregoing agreement, and solemnly swear that I will act with strict impartiality in all matters of difference that shall be submitted to me in connection with this appointment, and I will make a true, just and conscientious award, according to the best of my knowledge and judgment. I am not related to any of the parties to this agreement, nor interested as a creditor or otherwise in said property or insurance.

UMPIRE

Witnessed _____ this _____ day of _____ 202_.



INSURED v INSURANCE COMPANY

AWARD

We, the undersigned, pursuant to our appointment, do hereby certify that we have truly and conscientiously performed the duties assigned to us, agreeably to the foregoing stipulations, and have appraised and determined and do hereby award as the amount of the loss the following sums to wit:

**Less any applicable deductible
Less any advance payments**

_____ APPRAISER & DATE

_____ APPRAISER & DATE

_____ UMPIRE & DATE