# Commercial Offices, Workstations & Print Rooms: Valuation, LKQ Sourcing & Policy Traps

Canonical Web Version: https://restorationintel.com/commercial-offices-workstations-print-rooms-valuation-lkq/

**Direct Answer:** Office and print-room valuation hinges on modular workstation system compatibility and pair-or-set matching, separating lessor-insured print equipment from tenant BPP, documenting union/after-hours freight and installer labor, and catching employee property sublimits and BPP co-insurance gaps.

## Field Benchmark & Decision Matrix

| Asset / Cost Element | Common Estimating Mistake | Correct LKQ / Valuation Basis | Key Policy or Lease Trap | Substantiation Packet Required |
|---|---|---|---|---|
| Modular Workstation Systems | Pricing cheap flat-pack desks instead of commercial system furniture | Commercial dealer LKQ spec matching panel tier, electrical spine & work surfaces | Discontinued panel lines cannot interlock with new OEM rails (pair/set) | Dealer discontinuation letter, pod layout, component BOM quote |
| Leased Copiers & Production Presses | Listing third-party leased hardware as tenant-owned BPP RCV | Follow lease risk-of-loss clause: lessor claim vs lessee indemnity buyout | Double-recovery conflicts or unpriced lease termination exposure | Executed print lease agreement + lessor payoff/inspection statement |
| Owned Print Gear & IT Peripherals | Flat 10-year furniture depreciation applied to electronics, or vice versa | Separate rapid-obsolescence print/IT curves from long-life steel furniture | Outdated discontinued models priced via inflated legacy MSRP | Current-generation LKQ spec sheet matching speed, DPI & ports |
| Freight, Inside Delivery & Assembly | Omitting commercial liftgate, elevator padding & dealer assembly labor | Itemize LTL freight, after-hours/union move rules & certified system install | Carriers cut undocumented lump-sum 'delivery' allowances | Written commercial furniture dealer quote breaking out install labor |
| Custom Reception & Built-In Millwork | Mixing permanent reception desks into loose BPP without checking TIB | Verify lease TIB boundary; price custom millwork via cabinetmaker bid | Co-insurance distortion or wrong Building vs BPP coverage bucket | Lease TIB clause, original CapEx invoice & millwork shop drawings |
| Employee Personal Property at Desks | Blending staff laptops, coats & personal items into corporate BPP | Log separately and check policy extension cap for property of others | Unexpected per-employee or aggregate policy sublimits | Signed employee ownership attestation & separate schedule tab |

## Practitioner Operational Takeaways

• Secure written OEM/dealer compatibility letters and full component Bills of Materials (BOM) for any damaged discontinued modular cubicle line.

• Pull executed lease agreements and service contracts for all print-room MFPs, plotters, and mail machines to verify lessor vs. tenant insurance duties.

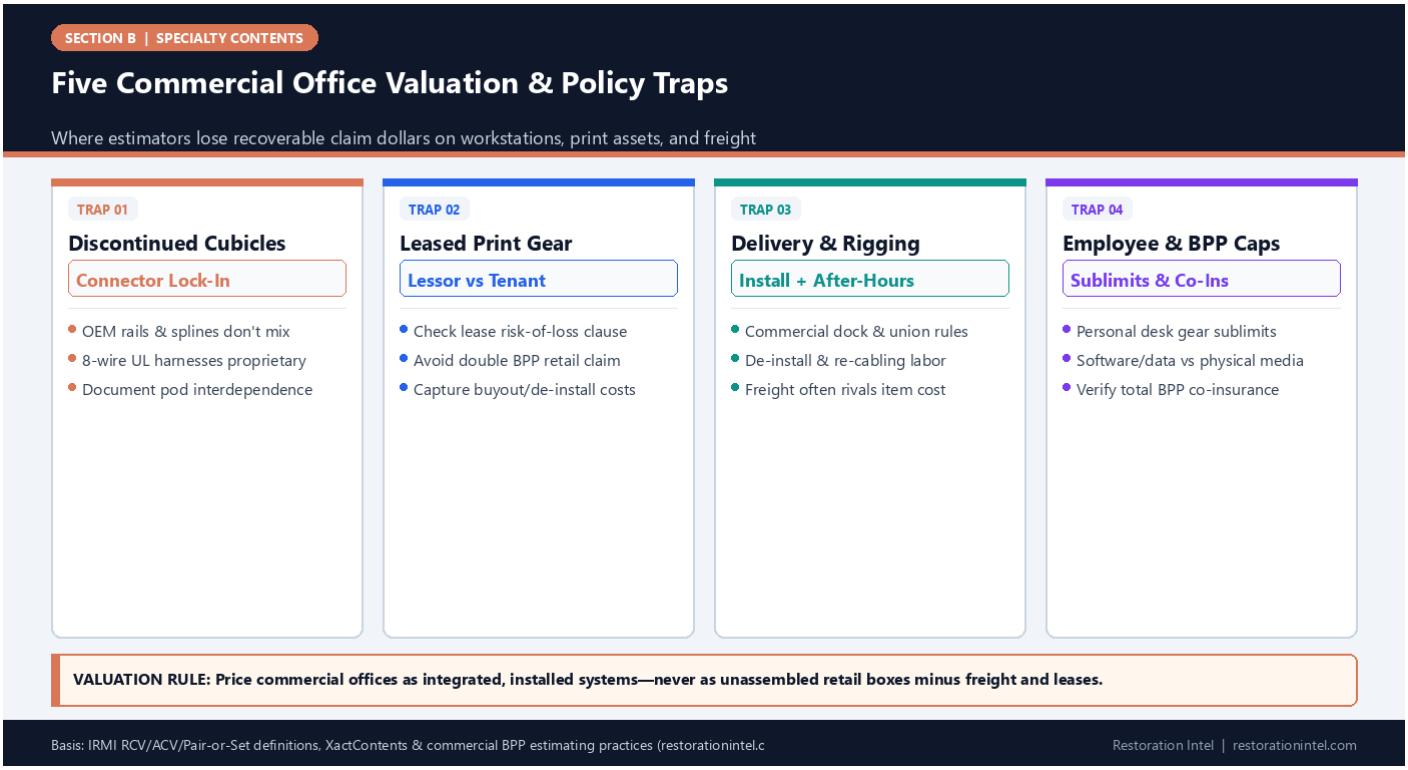
• Itemize commercial LTL freight, inside liftgate/elevator rigging, after-hours/union move rules, and certified installer labor on furniture replacement quotes.

• Separate valuation tabs by useful life: Steel/Hardwood Casegoods, Upholstered/Modular Systems, IT Peripherals, Print Machinery, and Consumables.

• Match LKQ electronics and print hardware by functional specs (PPM speed, finisher capability, monitor resolution, dock wattage) rather than stale legacy MSRPs.

• Isolate employee-owned desk property and Electronic Data / Valuable Papers items onto distinct schedules to respect policy sublimits and protect BPP co-insurance calculations.

## Visual Workflow & Benchmark Summary




## Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/commercial-offices-workstations-print-rooms-valuation-lkq.md
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/
- **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/
- **IRMI Insurance Glossary: Replacement Cost Value (RCV):** https://www.irmi.com/term/insurance-definitions/replacement-cost
- **IRMI Insurance Glossary: Actual Cash Value (ACV):** https://www.irmi.com/term/insurance-definitions/actual-cash-value
- **IRMI Insurance Glossary: Depreciation:** https://www.irmi.com/term/insurance-definitions/depreciation