Vital Records, Archival Media & Paper Documents: Valuation, LKQ Sourcing & Policy Traps

Canonical Web Version: https://restorationintel.com/vital-records-archival-media-paper-documents-valuation-lkq/

Direct Answer: Insurance does not value vital records by the cost of blank paper alone—standard ISO CP 00 10 provides a $2,500 Valuable Papers and Records extension (and HO 00 03 caps personal records/deeds/manuscripts at $1,500) to cover the cost to research, transcribe, or restore lost information, making specialized recovery vs reconstruction math the decisive claim battleground.

Field Benchmark & Decision Matrix

Record / Asset Tier	What Policy Typically Pays	Default Unendorsed Limit Benchmark	Key Coverage Exclusion / Trap	Required Estimator Proof
Commercial Vital Papers (No Duplicates Exist)	Cost to research, replace, or restore lost information	ISO CP 00 10: $2,500 per premises (unless endorsed higher)	Special Form often narrows perils to Specified Causes of Loss; excludes electronic data	Written affidavit/audit that no off-site duplicate exists + labor-hour bids
Commercial Records (Duplicates Exist)	Cost of blank materials + labor to transcribe/copy duplicates	Valuable Papers extension or BPP depending on form wording	Claiming full engineering recreation when cloud PDFs exist	Print/scanning vendor quote + blank archival paper/binder cost
Residential Deeds, Manuscripts & Personal Records	Blank material + cost to research/restore information	ISO HO 00 03: $1,500 Special Limit of Liability	Applies regardless of paper or digital medium; includes research labor	County clerk re-recording fees, vital-record fees, or freeze-dry bid
Rare Books, First Editions & Signed Manuscripts	Market / collector value (if fine art/antique, not business records)	Verify Fine Arts floater vs Valuable Papers vs Coverage C	Valuing rare 1st editions at used-paperback or blank-paper price	Rare-book dealer comps (ABAA), edition/printing provenance, condition report
Engineering Blueprints, Mylars & CAD Originals	Lyophilization/cleaning OR CAD re-survey & drafting labor	CP 00 10 $2,500 base unless Inland Marine Valuable Papers floater	$2,500 cap exhausts in hours if 500 sheets require manual redrafting	Architect/engineer redrafting estimate vs specialist freeze-dry quote
Electronic Data / Magnetic Tapes / Digital Vaults	Covered separately under Electronic Data extension (not Valuable Papers)	CP 00 10 Electronic Data sublimit (often $2,500 unless endorsed)	Valuable Papers extension explicitly excludes electronic data	Separate IT/data-recovery quote routed to Electronic Data bucket

Practitioner Operational Takeaways

• Inspect the commercial or homeowners declarations page for Valuable Papers & Records limits (e.g., ISO CP 00 10 $2,500 base or HO 00 03 $1,500 special limit) and Inland Marine floaters before mobilizing freeze chambers.

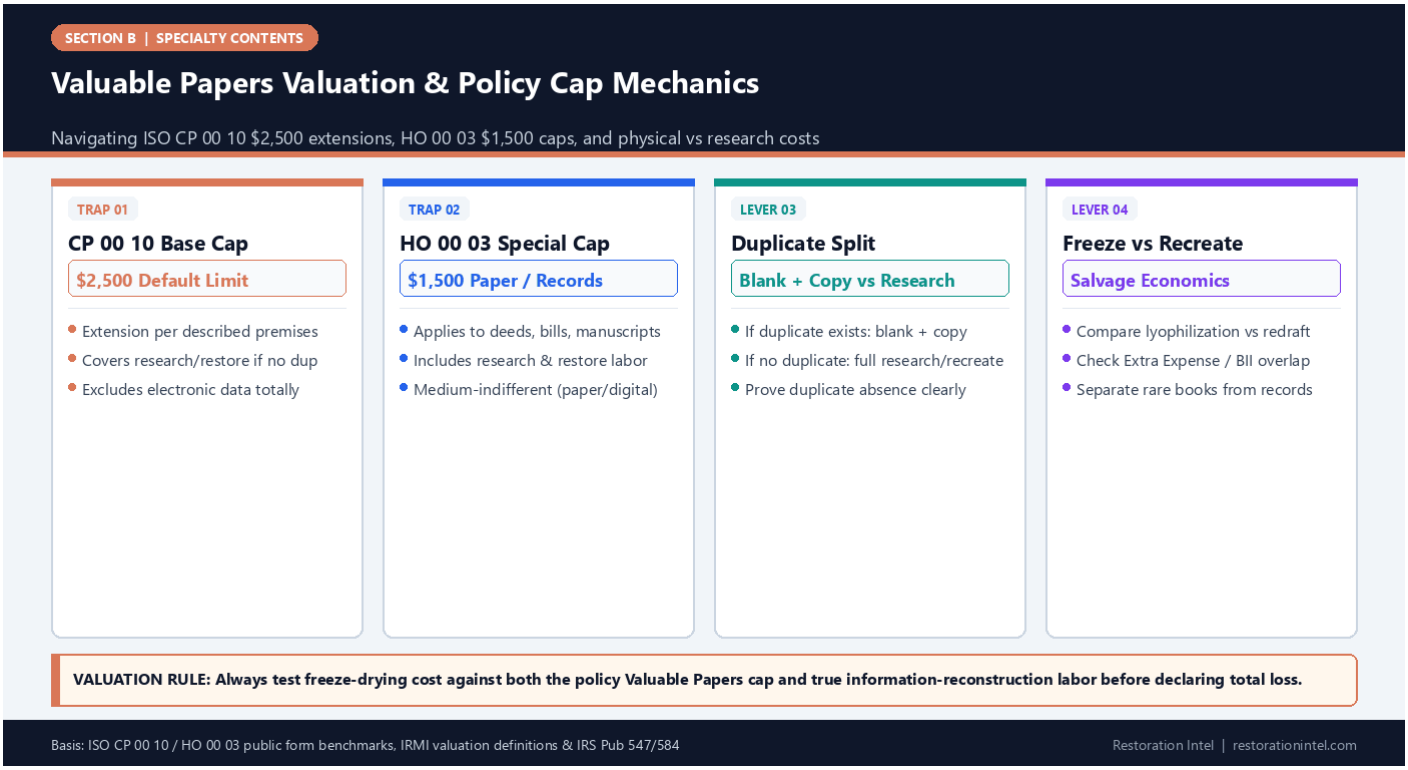
• Audit every document lot for duplicate availability and obtain custodian confirmation where no digital or off-site backup exists.

• Separate Electronic Data (LTO tapes, hard drives, digital databases) from physical Valuable Papers and from collectible rare books/manuscripts.

• Compare specialist vacuum freeze-drying bids against verified research, clerk re-issuance, or CAD re-drafting quotes to prove economic mitigation.

• Apply sublimit allocation discipline so limited Valuable Papers dollars prioritize irreplaceable Tier 1 statutory originals first.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/vital-records-archival-media-paper-documents-valuation-lkq.md
- **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: Salvage:** https://www.irmi.com/term/insurance-definitions/salvage
- **IRS Publication 547: Casualties, Disasters, and Thefts:** https://www.irs.gov/publications/p547
- **IRS Publication 584: Casualty, Disaster, and Theft Loss Workbook:** https://www.irs.gov/publications/p584