

STATE FARM INSURANCE DEPRECIATION GUIDE

Household Goods & Personal Property

ITEM	AVERAGE USEFUL YEARS	AVERAGE % VALUE REDUCED EACH YEAR
A		
Air Cleaner Electronic	12	8
Air Conditioners (Window)	10	10
Athletic Equipment (Gloves, etc.)	5	20
Audio		
- Audio Components – Receivers	8	13
- Compact Disk Players	10	10
- Compact Discs (CDs)	Dealers advise that CDs reduced 50% in value immediately after it is purchased and the seal is broken. Unlike stereo tapes, they do not deteriorate	
- Compact Audio-HiFi Systems	8	13
- Portable Personal Stereos	5	20
- Radio (console, portable, table)	10	10
- Record Player	10	10
- Recorder (Tape or Wire)	10	10
- Records (33 & 45 stereo)	Use 75% of replacement cost	
- Records (78 RPM)	Use 33% of replacement cost	
- Stereo Tapes	Use 33% of replacement cost	
B		
Barbecue Sets (Grills)	8	12
Barometer	25	4
Bedding		
- Blankets (Cotton)	5	20
- Blankets (Electric)	7	14
- Blankets (Wool)	10	10
- Box Springs	20	5
- Comforters	5	20
- Mattresses	20	5
- Mattress Covers or Pads	5	20
- Quilts	20	5
- Spreads	3	33
Bicycles	5	20
Billfold	5	20
Binoculars	20	5
Blender or Mixer (Electric)	13	8
Books (Fiction & Non-Fiction)	Use 60% of replacement cost	
Books (Paperback)	Use 50% of replacement cost	
Books (Professional or Reference)	25	4

Box Springs (See Bedding)		
Boxes (Cigarette, Collar, Jewel)	20	5
Breadmaker	3	33
Brick-a-brac	Use 75% of replacement cost	
Briefcases (See Luggage)		
Broilers (Electric)	11	9
Brushes (Clothes & Hair)	20	5
Bug Killers	4	25
C		
Calculator	10	10
Camping Equipment	10	10
Can Opener (Electric)	6	17
Carpets and Rugs (Cost New)		
- \$5.95 per yard and less	7	14
- \$5.95 - \$9.95 per yard	10	10
- \$9.95 - \$12.95 per yard	12	8
- \$12.95 - \$20.95 per yard	15	7
- \$20.95 per yard and above	17	6
- Genuine Orientals	25	4
C.B. Radios	8	12
Chairs (See Furniture)		
China and Glassware		
- (Also See Kitchen Utensils) - Crockery, Crystal, Plastic, Pottery	Use actual value or 90% replacement cost, whichever is less)	
Cigarette Lighter	10	10
Clocks		
- Electric	15	7
- Grandfather	30	3
- Other - Over \$25 (Cost New)	20	5
- Other - Under \$25 (Cost New)	10	10
Cloth Yard Goods	Use 90% of replacement cost	
Clothes Brushes (See Brushes)		
Clothes Hamper	5	20
Clothing		
- Bathing Suits	2	50
- Bathrobes (Lightweight)	2	50
- Bathrobes (Heavy or quilted)	3	33
- Bathrobes (Wool)	3	33
- Blazers (Cotton & Blends)	3	33
- Blazers (Imitation Suede)	3	33
- Blazers (Wool)	4	25
- Blouses	3	33
- Caps	5	20
- Children's clothing (all but shoes)	2	50
- Choir Robes	6	17
- Dresses (Casual)	2	50
- Dresses (Office)	3	33
- Dresses (Silk)	2	50

- Evening (High Fashion)	3	33
- Evening (Basic)	5	20
- Formal Wear	5	20
- Gloves (Fabric)	1	100
- Gloves (Leather)	2	50
- Handkerchiefs, Pajamas	3	33
- Hats (Men's)	5	20
- Hats (Women's)	2	50
- Pocketbooks, Purses (Leather)	3	33
- Pocketbooks, Purses (Fabric)	2	50
- Shirts (Dress)	3	33
- Shirts (Sports)	2	50
- Shirts (Wool or Silk)	2	50
- Shoes (Adult)	3	33
- Shoes (Children)	1	100
- Shorts	2	50
- Slacks (Lounging and Active Sport)	2	50
- Slacks (Dress)	3	33
- Socks	1	100
- Sport coats (Cotton & Synthetic Blends)	3	33
- Sport coats (Imitation Suede)	3	33
- Sport coats (Wool and Wool Blends)	4	25
- Suits (Cotton and Synthetic)	2	50
- Suits (Summer Weight Wool)	3	33
- Suits (Imitation Suede)	3	33
- Suits (Silk)	3	33
- Suits (Washable)	2	50
- Suits (Winter Weight Wool)	4	25
- Sweaters	3	33
- Underwear (Foundation Garments)	1	100
- Underwear (Lingerie)	1	100
- Underwear (Panties)	1	100
- Underwear (Slips)	2	50
- Uniforms	1	100
- Vests	2	50
- Coats and Jackets (Children's)	2	50
- Coats and Jackets (Cotton and Blends)	3	33
- Coats and Jackets (Fur)	10	10
- Coats and Jackets (Imitation Fur or Suede)	3	33
- Coats and Jackets (Leather and Suede)	3	33
- Coats and Jackets (Plastic)	4	25
- Coats and Jackets (Ski)	2	50
- Coats and Jackets (Wool)	4	25
- Rainwear & Windbreakers (Film and Plastic-coated)	2	50
- Rainwear & Windbreakers (Fabric, Lined and Unlined)	3	33
- Rainwear & Windbreakers (Rubber	3	33

and Plastic)		
Coffeemaker (Percolator)	10	10
Coffeemaker (Drip)	5	20
Coin Collection	Face value or actual numismatic value is substantiated	
Compactor	10	10
Computers (Large & Special Purpose)	4	25
Computers (Personal)	6	17
Convection Oven (Countertop)	12	8
Corn Popper	11	9
Cosmetics	Use 90% of replacement cost	
Curling Iron/Styling Comb	5	20
Curtains	3	33
D		
Dehumidifier	14	7
Desk (See Furniture)		
Dictation Machines (See Office Equipment)		
Dishwasher	10	10
Disposals	11	9
Draperies (Lined)	5	20
Draperies (Unlined and Fiberglass)	4	25
Draperies (Sheer)	3	33
Dryer (Laundry)	12	8
E		
Eyeglasses	10	10
F		
Fans (Attic - See Building Items)		
Fans (Electric)	10	10
Figurines	Use actual cash value or replacement cost, whichever is less	
Firearms	20	5
Fishing Equipment	20	5
Flashlights	Use actual cash value or 90% of replacement cost, whichever is less	
Floor Polisher (electric)	15	7
Food Processor	12	8
Food Supplies (Beverages and Staples)	Use replacement cost	
Food Supplies (Canned - Commercial or Home)	Use replacement cost or equivalent commercial value, whichever is less	
Freezer (Chest or Upright)	15	7
Frying Pan (Electric)	14	7
Furniture (Also See Lawn Furniture)		
- Bentwood Chairs (Rattan or Wicker)	5	20

- Card tables, Chairs (Heavy), Chrome, Plastic	10	10
- Children's	5	20
- Desks and Tables	20	5
- Office Fixtures, Furniture, Cabinets, Filing Cases and Files	20	5
- Slipcovers	3	33
- Upholstered Furniture	10	10
- Wood Furniture	15	7
G		
Garden Tools (Edger, Hoe, Hoes, Rake, Shovel, Sprinkler, Wheelbarrow)	10	10
Golf Clubs and Equipment	10	10
Grills and Griddles	11	9
H		
Hair brushes (See Brushes)		
Hair Dryer (Electric)	5	20
Hand Vibrator (Electric, massage)	10	10
Heater (Electric)	9	11
Heating Pad (Electric)	9	11
Home Fitness Equipment	10	10
Hot Plate (Electric)	12	8
Humidifier	5	20
I		
Ironer or Mangle	10	10
Ironing Board	15	7
Ironing Board Cover	2	50
Irons (Electric, including Steam)	9	11
J		
Jewelry (Bracelets, Broaches, Cuff Links, Earrings, Necklaces, other Jeweled or Precious Metal Items, Pins, Rings, Studs, Watches)	20	5
Costume Jewelry	5	20
K		
Kitchen Equipment (Cast Iron, Copper, Good Cutlery, Heavy Aluminum, Stainless Steel)	20	5
Kitchen Equipment (Pressure Cooker)	15	7
Kitchen Equipment (Everyday Dishware and Miscellaneous Utensils; also see China and Glassware)	5	20
Knife (Electric)	11	9
Knife Sharpener (Electric)	10	10
L		
Ladders	20	5
Lamps		
- Bulbs (Sun Lamp Only)	3	33
- Desk and Floor	10	10
- Infrared or Sun	15	7
- Shades	5	20
Lawn Edgers, Hedge Clippers and	7	14

Trimmers (Electric)		
Lawn Furniture		
- Aluminum or Steel	5	20
- Fabric	3	33
- Redwood	10	10
- Wrought Iron	20	5
Lawn Mowers (Power)		
- Power	5	20
- Push type	10	10
- Riding	7	14
Lawn Rollers	20	5
Lawn Umbrella	3	33
Linens (Doilies, Luncheon sets, napkins, table cloths)		
- Irish types	20	5
- Other	5	20
Luggage (Briefcases, Suitcases, Trunks)	20	5
M		
Mattress covers and pads (See Bedding)		
Mattresses and Box Springs (See Bedding)		
Medicines	3	33
Microwave Ovens	11	9
Mirrors	20	5
Mixers, Electric	16	6
Mowers (See Lawn Mowers)		
Music Boxes	10	10
Musical Instruments		
- Under \$50 (Cost New)	5	20
- \$50 -\$100 (Cost New)	10	10
- Over \$250 (Cost New) Including Pianos	25	4
O		
Office Cabinets and Files (See Furniture)		
Office Equipment		
- (Miscellaneous), Addressing and Mailing Machines	15	7
- Billing Machines	8	13
- Bookkeeping Machines	8	13
- Cases (Book & Display)	20	5
- Check Perforators	10	10
- Check Writers	8	13
- Coolers, Water	10	10
- Duplicating Machines	10	10
- Dictation Equipment, Portable	8	13
- Dictation Equipment Systems	6	17
- Facsimile Equipment	4	25
- Folding and Sorting Machines	10	10
- Lockers	25	4
- Money Changing Machines	10	10
- Scales, Counter & Mail	10	10
Oil Paintings	Use Commercial Value	

Ornaments and Decorations	Use 75% of replacement cost	
Outboard Motors	10	10
P		
Photograph Albums and Pictures	Use cost of materials only	
Photographic Equipment		
- \$50 or less (Cost New)	10	10
- Over \$50 (Cost New)	20	5
Photographic Supplies	Use 75% of replacement cost	
Picture Frames	20	5
Pipes (Smoking)	10	10
Playground Equipment	10	10
Pocketknife	10	10
Professional Equipment	Use commercial value	
Q		
Quilts (See Bedding)		
R		
Ranges & Hoods	14	7
Refrigerator	15	7
Roaster (Electric)	10	10
Rugs and Carpet (See Carpets and Rugs)		
S		
Safes and Vaults	50	2
Scales (Bathroom)	10	10
Scrapbooks	Use cost of materials only	
Sewing machine	24	4
Shades	10	10
Shaver (Electric)		
- Men's	3	33
- Women's	5	20
Shovel (See Garden Tools)		
Silverware (Plated)	25	4
Silverware (Sterling)	Use 99% of replacement value	
Siding Equipment	5	20
Slicers (Electric)	12	8
Slipcovers (See Furniture)		
Slowcookers	8	13
Snowthrowers or Snowblowers	10	10
Space Heater	15	7
Stationary	Use 99% of replacement cost	
Stoves or Ranges	14	7
Suitcases (See Luggage)		
T		
Tablecloths (See Linens under Bedding)		
Tables (See Furniture)		
Telephone Answering Devices	5	20

Telephones, Cordless	10	10
Television Antenna	6	17
Tennis Rackets	5	20
Toaster (Electric)	8	13
Toiletries (Personal Items)	Use 90% replacement cost	
Tools (Hand)	Per agreement with insured	
Tools (Power)	10	10
Toothbrush (Electric)	4	25
Towels	3	33
Toys		
- Electric Train and Games	10	10
- Miscellaneous Toys	2	50
- Scooter or Tricycle	10	10
Trophy (Personal)	25	4
Trunks (See Luggage)		
Typewriter (Home)	20	5
Typewriter (Office)	5	20
U		
Umbrella	5	20
V		
Vacuum Cleaner (Home)	15	7
Vacuum Cleaner (Office)	6	17
Vaporizer	10	10
Vases	Use commercial value	
Vibrator Chair (Mechanism Only)	10	10
Video		
- Camcorder	7	14
- Projection Systems, TV	7	14
- TV Set (Color)	12	8
- TV Set (Black/White)	11	9
- TV Set (Picture Tube Only)	5	20
- VCR	6	17
- Video Disk Player	6	17
- Video Disks (See compact disks under audio)		
- Video Tapes (Home Movies)	3	33
- Video Tapes (Purchased Movies)	3	33
- Video Game Systems	5	20
- Video Games	3	33
W		
Waffle Iron	15	7
Washer (Automatic)	11	9
Wheelbarrows (See Garden Tools)		
Y		
Yard Goods (Cloth)	Use 90% Replacement Cost	
Building Items		
Air-Conditioners, unitary	13	8

Awnings (Cloth)	5	20
Decorating (Interior and Exterior)	5	20
Fans (Attic)	16	6
Furnaces Including Compressors of Motors (Coal, Gas, Oil)	20	5
Heat Pumps	12	8
Home Satellite Dish	7	14
Intrusion Systems	13	8
Painting (Interior and Exterior)	5	20
Roofing		
- Asphalt Composition Shingles	20	5
- Flat or Built-up	10	10
- Metal	20	5
- Wood Shingles	20-30	3-5
Smoke Detectors	8	13
Smoke/Fire/Intrusion Systems	9	11
Sump Pumps	10	10
Television Tower	Use replacement cost	
Traverse Rods	20	5
Venetian Blinds	15	7
Water Heater (Electric, Gas, Oil)	10	10
Water Pumps	10	10