

Insurance Claim Loss Evaluation Document

Policy & Claim Details

Policyholder Name	John Doe
Policy Number	INS-123456789
Claim Number	CLM-2023-09876
Date of Loss	2024-02-13
Date Reported	2024-02-15
Type of Loss	Water Damage
Loss Location	789 Elm Avenue, Springfield

Description of Loss

On February 13, 2024, a burst pipe on the second floor resulted in flooding throughout the residential property. Damage was primarily sustained in the living room, basement, and kitchen areas. Immediate action was taken to contain and mitigate further loss.

Loss Assessment

Item/Area	Description	Estimated Cost
Flooring	Replacement of wooden floor panels (living room)	\$2,300
Drywall	Water-damaged drywall removal & replacement	\$1,100
Kitchen Appliances	Repair of affected kitchen appliances	\$950
Basement Carpeting	Replacement of carpeting	\$600
Total Estimated Loss		\$4,950

Adjuster's Recommendation

Based on the inspection completed on February 17, 2024, and supporting documentation, the total loss has been evaluated at \$4,950. It is recommended that this amount be considered for settlement subject to the terms and conditions of the policy and applicable deductible.

Supporting Documentation

- Photographs of damaged areas
- Repair/replacement invoices and estimates
- Inspection report
- Water mitigation receipts

Important Notes

- This evaluation is based on available information at the time of assessment.
- Final settlement amount may vary based on policy terms, exclusions, and deductible.
- Supporting documents must be retained for future reference or audit purposes.
- Please review your policy to confirm coverage of the reported loss.
- Contact your insurance representative for any queries regarding this evaluation.

