

Insurance Claim Loss Evaluation Document

Policy & Claim Details

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|-------------------|-----------------------------|
| 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.

