

# Detailed Claim Loss Report

## Claim Details

Claim Number	CLM-2024-0001
Date of Report	2024-06-16
Policy Number	POL-789456123
Insured Name	John Doe
Contact Information	Email: johndoe@email.com Phone: +1 234 567 8901

## Loss Details

Date of Loss	2024-06-10
Location of Loss	1234 Example Street, City, State, ZIP
Type of Loss	Fire Damage
Description of Incident	Short-circuit in the electrical wiring caused a fire that damaged the living room and adjacent rooms. Authorities arrived quickly to control the fire. No injuries were reported.
Reported By	Jane Smith

## Assessment Summary

Adjuster Name	Alex Brown
Date of Inspection	2024-06-12
Assessment Findings	The living room and two adjacent bedrooms sustained significant smoke and fire damage. Electrical wiring requires complete replacement. Contents within affected rooms were either heavily damaged or destroyed.
Photographs/Supporting Documents	See attached files (Fire_Photos_June2024.zip, Police_Report.pdf)

## Claimed Losses

Item/Property	Description	Claimed Amount
Living Room Furniture	Sofa, coffee table, TV stand, bookshelf	\$3,500
Electronics	Television, home theater system	\$2,100
Structural Repairs	Walls, flooring, wiring replacement	\$12,500
Other Damages	Decor, personal items	\$900
Total Claimed		\$19,000

## Remarks & Recommendations

Remarks	Based on the inspection and supporting documents, the claim is justified for significant repair and replacement due to fire damage. Recommend processing payment subject to policy terms and deductible.
Recommendations	Engage certified contractors for structural repairs. Confirm replacement values for electronics. Verify submission of all supporting documents.

### Important Notes

- All information provided should be accurate and verifiable with supporting documents.
- Details in the report are subject to review by the insurer and may require additional evidence.
- Timely submission of this report is crucial for efficient claims processing.
- The policyholder should keep copies of all documents and correspondences related to the claim.
- This report does not guarantee claim approval; final settlement is determined by the insurer.