

Final Loss Report (sample)

Insured:	[Removed]	Date of Loss:	9/11/2017
Location:	DeKalb County, GA	Type of Loss:	Wind (Tropical Storm Irma)
Inspected:	9/29/2017	Report Date:	10/4/2017
Adjuster:	Josh Clark		

Enclosures

Estimate, Statement of Loss, Replacement Cost Report, Photos (100), Diagrams, EagleView roof report, Itel lab results.

Inspection

We conducted our inspection with the insured on 9/29/2017.

Cause of Loss

The insured was out of town for two weeks and believes the loss occurred on September 11, 2017, during the storm and heavy rain of Tropical Storm Irma. When he returned on September 24 he found water damage to the floors of the main-floor rear bedroom and den, and later found water damage in the ceilings of the upstairs bedroom, overlook and foyer.

Our inspection found that the water in the den and bedroom resulted from wear and tear around the chimney and its flashing, together with windstorm damage to the roof and ensuing water damage, all occurring in the same event.

Coverage Issues

None.

Description of Damage

The 15-year-old, 25-year 3-tab shingles have windstorm damage (5 shingles on the back slope, 6 on the front). The shingles were tested and found too brittle for repair. Water damage was found in the ceilings of multiple rooms and to the floors of the den and rear bedroom on the main level. These floors run continuously into the foyer, dining room and kitchen.

Personal property: we checked the wood furniture in the bedroom and found no damage where it touches the floor. Under the bed, mildew is forming on the slats beneath the box spring. We are including cleaning the bed and replacing the box spring, and cleaning the other pieces in this room that sat on the floor and one piece in the den.

Estimate

Our estimate is attached. EagleView was used for roof measurements and Itel pricing was obtained for the flooring. The insured had not engaged a contractor at the time of this report.

Insurance to Value

Our replacement cost report (attached) indicates the dwelling may be over-insured.

Statement of Loss

Item	RCV	Depreciation	ACV
Coverage A - Dwelling	\$38,461.23	\$2,164.52	\$36,296.71
Coverage C - Personal Property	\$736.63	\$0.00	\$736.63
Totals	\$39,197.86	\$2,164.52	\$37,033.34
Less deductible	(\$500.00)		

Claim payable (RCV)**\$38,697.86**

Recommendation: payment to insured in the RCV amount of \$38,697.86 (recoverable depreciation \$2,164.52). This concludes our handling.

Photo Sheet (selected photos)



Photo 1

Date taken: 9/29/2017

Taken by: Josh Clark

Upstairs rear bedroom: water stain on the ceiling



Photo 2

Date taken: 9/29/2017

Taken by: Josh Clark

Water damage in the upstairs overlook and hall



Photo 3

Date taken: 9/29/2017

Taken by: Josh Clark

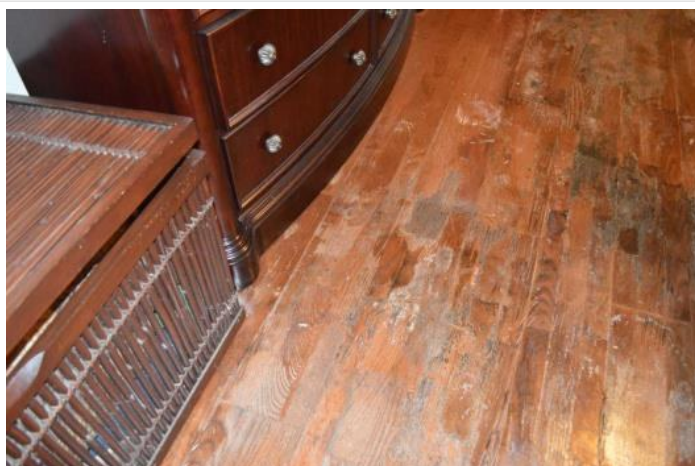
Overlook and hall: staining along the ceiling line

**Photo 4**

Date taken: 9/29/2017

Taken by: Josh Clark

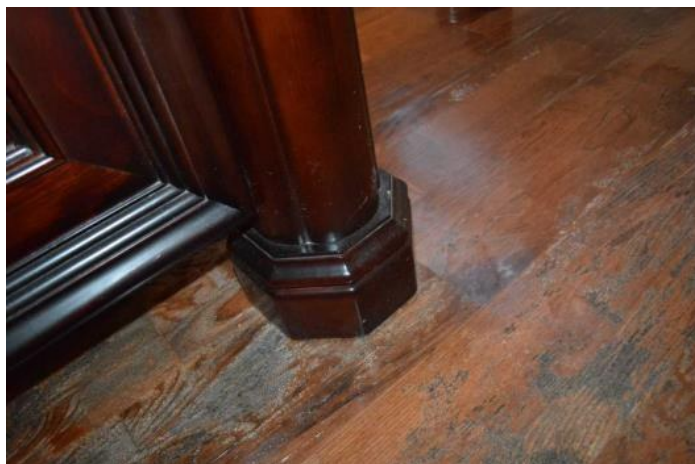
Engineered wood floor in the main-floor rear bedroom. The insured was away for two weeks, found water on the floor and sprayed bleach on it

**Photo 5**

Date taken: 9/29/2017

Taken by: Josh Clark

Bedroom floor damage

**Photo 6**

Date taken: 9/29/2017

Taken by: Josh Clark

Bedroom furniture inspected: no damage to any of the wood



Photo 7

Date taken: 9/29/2017

Taken by: Josh Clark

Under the bed: the wood will need cleaning, and mildew was forming on the bottom of the box spring, which will need replacing



Photo 8

Date taken: 9/29/2017

Taken by: Josh Clark

Under the bed (continued)

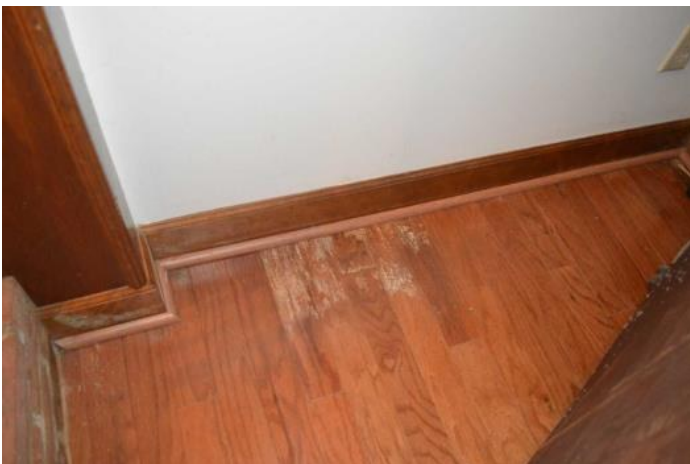


Photo 9

Date taken: 9/29/2017

Taken by: Josh Clark

Den, opposite side of the fireplace from the bedroom: water damage to the floor



Photo 10

Date taken: 9/29/2017

Taken by: Josh Clark

Den floor at the fireplace hearth



Photo 11

Date taken: 9/29/2017

Taken by: Josh Clark

Den: water damage to the drywall



Photo 12

Date taken: 9/29/2017

Taken by: Josh Clark

25-year shingles, no drip edge, two layers. Georgia code now requires drip edge and valley flashing (IRC R905.2.8.5 and R905.2.8.2)



Photo 13

Date taken: 9/29/2017

Taken by: Josh Clark

Roof pitch: 9/12



Photo 14

Date taken: 9/29/2017

Taken by: Josh Clark

25-year 3-tab shingles, 15 years old



Photo 15

Date taken: 9/29/2017

Taken by: Josh Clark

Brittle test: shingles failed and are too brittle for repair



Photo 16

Date taken: 9/29/2017

Taken by: Josh Clark

Brittle test (continued)



Photo 17

Date taken: 9/29/2017

Taken by: Josh Clark

Chimney area where the leaking into the bedroom and den occurred



Photo 18

Date taken: 9/29/2017

Taken by: Josh Clark

Chimney flashing: wear and tear issues



Photo 19

Date taken: 9/29/2017

Taken by: Josh Clark

Back slope: 5 wind-damaged shingles



Photo 20

Date taken: 9/29/2017

Taken by: Josh Clark

Back slope: wind-damaged shingle



Photo 21

Date taken: 9/29/2017

Taken by: Josh Clark

Back slope: wind-damaged shingle



Photo 22

Date taken: 9/29/2017

Taken by: Josh Clark

Front slope: 6 wind-damaged shingles



Photo 23

Date taken: 9/29/2017

Taken by: Josh Clark

Front slope: wind-damaged shingle



Photo 24

Date taken: 9/29/2017

Taken by: Josh Clark

Front slope: wind-damaged shingle