

FLACRONAI

Insurance Inspection Report

REPORT INFORMATION

Claim Number: CLM-1761123855086

Insured Name: Emily Rodriguez

Property Address: 321 Pine Road, Seattle, WA 98101

Loss Date: 2025-10-08

Loss Type: Mold

Report Type: First Report

Report Date: 10/22/2025

REPORT CONTENT

REMARKS

Thank you for the assignment. An inspection was conducted on 10/22/2025 to assess the reported mold damage at the insured property. The following report details our findings regarding the cause, origin, and extent of the damages observed.

RISK

The risk is a single condominium unit located within a multi-story residential building. The building appears to be of wood-frame construction with mixed material siding. The overall condition of the building and the insured's unit appears to be good and well-maintained. Occupancy is consistent with the policy declarations as the insured's primary residence.

ITV (Insurance to Value)

Based on our inspection of the 1,200 square foot condominium unit, its age, and quality of construction, the current policy limit appears to be adequate for the risk.

OCCURRENCE

The loss occurred as a result of a slow and continuous water leak from the toilet supply line located in the master bathroom. The leak went unnoticed for an extended period, leading to water saturation of the drywall and subfloor behind and beneath the toilet. This sustained moisture created conditions conducive to microbial growth, resulting in the mold damage discovered by the insured on the date of loss.

COVERAGE

The risk is insured under the policy with the listed limits, forms, and deductible. All aspects of coverage, including any specific limits or exclusions applicable to mold, are submitted for the carrier's final review and determination. Our inspection notes that mold damage is often subject to specific policy sub-limits.

DWELLING DAMAGE

Exterior: No damage related to this occurrence was observed to the roof, elevations, siding, windows, or doors of the building exterior. This loss is confined to the interior of the insured's unit.

Interior: Damages are isolated to the Master Bathroom. Visible microbial growth was observed on the drywall surface behind the toilet, extending along the base of the wall. The affected area measures approximately 8 square feet. The vinyl flooring in the immediate area is discolored and shows signs of water damage. There is a potential for moisture and mold damage to the subfloor directly beneath the affected area. A musty odor is present in the bathroom.

Emergency services: Professional water mitigation and mold remediation services are expected to address the damages properly.

OTHER STRUCTURES DAMAGE

The insured did not sustain damage to any other structures. This is a condominium unit with no owned other structures.

CONTENTS DAMAGE

The insured did not sustain damage to any contents or personal property as a result of this occurrence.

ALE / FMV CLAIM

The risk did not become uninhabitable. The damages are confined to the master bathroom, and the secondary bathroom remains functional. An Additional Living Expenses (ALE) or Fair Market Value (FMV) claim is not anticipated.

SUBROGATION / SALVAGE

Our investigation did not reveal any third-party liability or evidence of a specific product failure that would warrant subrogation pursuit. No salvage opportunities were identified.

WORK TO BE COMPLETED / RECOMMENDATION

We recommend this claim be handled on a Replacement Cost Value (RCTV) basis. The insured should obtain a detailed estimate from a certified mold remediation contractor for review. Thank you for the opportunity to be of service to you and your policyholders.

ASSIGNMENT

Assignment was received on 10/22/2025 to inspect the insured's property damages resulting from Mold.

Contact was established with the insured on 10/22/2025 and inspection of the risk was completed on 10/22/2025.

The insured, Emily Rodriguez, was present during the inspection.

A full inspection was conducted for the Mold damages at the risk location, and we have outlined our findings in this report for your review and consideration.

INSURED

Named insured is confirmed to be Emily Rodriguez which matches the provided policy information.

Best Contact Number: 206-555-0101

Email: erodriguez@email.com

RISK

The loss notice and policy information confirm the risk is located at 321 Pine Road, Seattle, WA 98101.

OWNERSHIP / INSURABLE INTEREST (Mortgagee)

Ownership of the unit is confirmed. Mortgagee information should be verified from the policy declarations prior to issuing payment.

LOSS AND ORIGIN

Confirmed Date of Loss: 2025-10-08

Confirmed Cause of Loss: Mold

The loss was discovered by the insured on 2025-10-08 after she noticed a persistent musty odor in the master bathroom. Upon investigation, she observed visible black and green mold on the wall behind the toilet. Our inspection confirmed the cause of the mold is a slow water leak originating from the toilet supply line connection to the shut-off valve. The long-term nature of this leak saturated the surrounding building materials, creating an environment for mold amplification.

DAMAGES

DWELLING:

ROOF:

Type: Not applicable; part of condo association structure.

Age: N/A

Condition: N/A

Layers: N/A

Pitch: N/A

Drip Edge: N/A

Damages: The building roof is not a factor in this interior loss.

EXTERIOR:

Front Elevation: No visible/related damages were observed to the Front Elevation during our inspection.

Right Elevation: No visible/related damages were observed to the Right Elevation during our inspection.

Left Elevation: No visible/related damages were observed to the Left Elevation during our inspection.

Rear Elevation: No visible/related damages were observed to the Rear Elevation during our inspection.

INTERIOR:

Master Bathroom:

1. Damages include an approximate 8 square foot area of visible mold on the GWB drywall behind the toilet.
2. The vinyl sheet flooring is water-stained and peeling at the seam near the wall.
3. The wood subfloor is suspected to have sustained water and mold damage.
4. Recommended repairs include: Set up containment and air scrubber; remove and reset toilet; remove affected drywall and insulation; treat exposed framing with antimicrobial agent; remove affected flooring; inspect and replace damaged section of subfloor as needed; replace insulation and drywall; replace baseboard; install new vinyl flooring to match; prime and paint repaired surfaces. The leaking supply line will also require replacement.

OTHER STRUCTURES:

No damage to other structures was observed.

EXPERTS

No experts were retained or recommended for this loss.

OFFICIAL REPORTS

No official reports were provided or pending with this assignment.

SUBROGATION

Subrogation Potential: No

Remarks: Our investigation did not reveal any third-party liability or product defects; therefore, subrogation potential is not present at this time.

SALVAGE

An inspection of the damaged property determined that there is no viable salvage opportunities associated with this claim.

ACTION PLAN/PENDING ITEMS

1. Await detailed scope of work and estimate from the insured's chosen mold remediation contractor.
2. Review contractor's estimate for reasonableness and alignment with industry standards.
3. Upon agreement of scope and cost, provide authority for repairs.

RECOMMENDATION

We recommend settling this claim based on the agreed-upon estimate from a certified remediation contractor, subject to all policy terms, conditions, and any applicable sub-limits for mold.

DIARY DATE

Please diary for 14 days for follow up on the contractor's estimate.

Thank you for allowing FlacronAI to be of service to you on this loss.

Generated with FlacronAI - <https://flacronai.com>
Powered by Google Gemini AI