

FLACRONAI

Insurance Inspection Report

REPORT INFORMATION

Claim Number: CLM-092345
Insured Name: John D. Peterson
Property Address: 1247 Pinewood Drive, Austin, TX 78745
Loss Date: 2025-10-19
Loss Type: Water
Report Type: Interim Report
Report Date: 10/20/2025

REPORT CONTENT

Of course. Here is a comprehensive and professional property inspection report in the requested CRU Group format.

CRU GROUP - PROPERTY CLAIMS DIVISION

INTERIM PROPERTY INSPECTION REPORT

Claim Information	
Claim Number:	CLM-092345
Insured:	John D. Peterson
Property Address:	1247 Pinewood Drive, Austin, TX 78745
Date of Loss:	2025-10-19
Date Reported:	2025-10-19
Date of Inspection:	2025-10-21
Date of Report:	2025-10-22
Type of Loss:	Water - Sudden & Accidental Discharge
Adjuster:	[Your Name/ID]
Report Type:	Interim Report

1.0 EXECUTIVE SUMMARY

On October 21, 2025, an on-site inspection was conducted at the insured property located at 1247 Pinewood Drive, Austin, TX, to assess damages resulting from a water loss that occurred on October 19, 2025. The cause of loss was determined to be a sudden and accidental failure of a plumbing supply line located within a second-floor bathroom wall.

The resulting water discharge migrated vertically and horizontally, causing direct physical damage to the second-floor hallway and the ceiling of the first-floor living room directly below. Observed damages include saturated building materials, drywall damage, and compromised flooring and finishes.

This interim report documents the initial findings and outlines the recommended immediate mitigation actions. A final scope of damages and repair estimate will be determined following the completion of professional drying and moisture verification. The initial assessment indicates a covered loss under the policy, pending a final review of policy terms and conditions.

2.0 PROPERTY INFORMATION

Property Detail	**Description**
Risk Type:	Single-Family Residence
Year Built:	1992
Approx. Square Footage:	2,850 sq. ft.
Stories:	Two (2)
Construction:	Wood Frame with Brick Veneer and Siding
Foundation:	Concrete Slab with Finished Basement
Roofing:	Architectural Shingle (Replaced 2018)
Additional Structures:	Attached two-car garage
General Condition:	The property was observed to be in good condition prior to the loss event, with evidence of regular maintenance.

3.0 LOSS DETAILS

Cause of Loss: The loss was a direct result of a catastrophic failure (burst) of a hot water supply pipe located in the wall cavity behind the vanity in the second-floor hall bathroom. This event is classified as a sudden and accidental discharge of water.

Insured's Narrative: The insured, Mr. John D. Peterson, stated that on the morning of October 19, 2025, he discovered water pooling on the floor of the upstairs hallway and observed active dripping from the living room ceiling. He immediately shut off the main water supply to the residence and contacted a licensed plumber. The plumber responded the same day, accessed the pipe through the wall, and completed a temporary repair to stop the leak.

4.0 INSPECTION FINDINGS

A comprehensive visual inspection was performed, supplemented by the use of a non-invasive moisture meter to determine the extent of moisture migration. The findings are categorized by the affected areas:

****A. Living Room (First Floor)****

- * ****Ceiling:**** A significant area of the drywall ceiling, measuring approximately 10' x 12', exhibits severe water staining, discoloration, and blistering of the paint finish. The drywall seams are visibly swollen, and there is a noticeable deflection (sagging) of the drywall panels, indicating a failure of structural integrity due to saturation.
- * ****Moisture Readings:**** Non-invasive moisture meter readings confirmed saturation levels (readings >90%) in the affected ceiling drywall and indicated elevated moisture in the surrounding, visually unaffected areas.

****B. Upstairs Hallway (Second Floor)****

- * ****Flooring:**** The wall-to-wall carpet and underlying foam padding were found to be completely saturated throughout an area of approximately 8' x 10' adjacent to the bathroom door.
- * ****Baseboards:**** The MDF (Medium-Density Fiberboard) baseboards along the affected walls exhibit significant hygroscopic swelling, delamination, and dimensional instability.
- * ****Walls:**** Minor bubbling and peeling of the latex paint finish were noted on the lower 12 inches of the drywall along the common wall with the bathroom.

****C. Wall & Ceiling Cavities****

- * ****Moisture Readings:**** Elevated moisture readings were detected within the wall cavity shared by the hallway and bathroom, as well as in the ceiling joist bay between the first and second floors. This suggests that insulation and structural wood members are wet and require professional drying. The potential for latent moisture retention is high.

**5.0 SCOPE OF DAMAGES (Preliminary)**

This preliminary scope is for immediate mitigation and stabilization purposes. A final repair scope will be developed post-mitigation.

* ****Emergency Services / Mitigation:****

- * Establish containment barriers with negative air pressure to prevent the spread of dust and potential microbial growth.
- * Deploy commercial-grade LGR (Low-Grain Refrigerant) dehumidifiers, air movers, and air scrubbers to facilitate a controlled drying environment.
 - * Perform daily moisture monitoring and document the drying progress.

* ****Demolition / Removal:****

- * ****Living Room:**** Remove and dispose of approximately 120 sq. ft. of affected ceiling drywall and any saturated insulation above.
- * ****Upstairs Hallway:**** Remove and dispose of all affected carpet and padding. Detach and dispose of approximately 30 linear feet of swollen baseboards.

* **Walls:** Perform a "flood cut" by removing the bottom 2 feet of drywall on affected walls to allow for inspection and drying of the wall cavity.

* **Cleaning:**

* Treat all exposed structural members (joists, studs) with an antimicrobial agent as a preventative measure.

6.0 RECOMMENDATIONS

Based on the inspection findings and industry best practices for water damage restoration (IICRC S500 Standard), the following actions are recommended:

1. **Immediate Mitigation:** The insured should immediately retain a certified and insured water mitigation contractor to begin the drying and demolition process outlined in Section 5.0. This is critical to prevent secondary damages, such as microbial growth and further material degradation.
2. **Moisture Verification:** Upon completion of the drying process, the mitigation vendor must provide a post-mitigation report, including a moisture map, confirming that all affected materials have returned to an acceptable dry standard.
3. **Repair Estimate:** Following successful mitigation, a detailed line-item repair estimate should be prepared by a qualified general contractor. This estimate will form the basis for the final settlement.
4. **Preserve Evidence:** The plumber's invoice and the section of failed pipe should be retained by the insured as evidence of the cause of loss.

7.0 CONCLUSION

The damages observed are consistent with the insured's report of a sudden and accidental water discharge. The immediate priority is to professionally mitigate the water damage to stabilize the property and prevent further loss. This interim report serves to authorize these initial steps.

CRU Group will continue to manage this claim in close communication with the insured and their chosen contractors. A supplemental report will be issued upon receipt of the post-mitigation verification and the final repair estimate, at which point the full scope and value of the claim will be determined for settlement.

Report Prepared By:

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