

FLACRONAI

Insurance Inspection Report

REPORT INFORMATION

Claim Number: CLM-1761288275076
Insured Name: Sarah Johnson
Property Address: 456 Oak Avenue, Portland, OR 97205
Loss Date: 2025-10-22
Loss Type: Fire
Report Type: Interim Report
Report Date: 10/24/2025

REPORT CONTENT

REMARKS Thank you for the assignment. An inspection was conducted on 10/24/2025. The following report details our findings related to the fire loss at the insured property. This is an interim report pending receipt of contractor estimates and the insured's personal property inventory. **RISK** The property is a single-story, wood-framed ranch-style dwelling with an attached two-car garage. The home was built in 2005 and is approximately 1,800 square feet. The roof is comprised of architectural asphalt shingles and the exterior siding is vinyl. The overall pre-loss condition of the property appears to have been good. The insured's occupancy is consistent with the policy declarations for a primary residence. **ITV (Insurance to Value)** Based on the size, age, and construction quality of the dwelling, the policy limit for Coverage A appears adequate to cover the cost of repairs for this loss and for a total loss scenario. **OCCURRENCE** The date of loss is confirmed as October 22, 2025. The loss event is a fire that originated in the attached two-car garage. Our field inspection and discussion with the insured indicate the cause of the fire was an electrical short within a wall outlet. The fire caused significant structural damage to the garage and resulted in extensive smoke and soot damage to the adjoining living areas of the dwelling. **COVERAGE** The risk is insured under the policy with the listed limits, forms, and deductible. All aspects of coverage are respectfully submitted for the carrier's final review and determination. Based on our initial investigation of the loss, no specific policy exclusions or limitations appear to apply to the damages observed. **DWELLING DAMAGE** Exterior: The roof structure, including decking and trusses, is compromised over a 200 square foot area above the garage, with visible charring and structural failure. The two garage doors are destroyed and will require replacement. The vinyl siding on the front elevation surrounding the garage opening has melted and warped from the heat. The remaining elevations show no direct fire damage but may require cleaning for light soot. Interior: The fire was contained to the garage, which has sustained a complete burnout. The interior drywall, ceiling, and insulation are destroyed. The adjacent living areas have been significantly impacted by smoke. a. Garage: Complete fire damage. All wall and ceiling finishes are destroyed, exposing charred framing members. The two automatic garage door openers are destroyed. All contents stored in the garage are a total loss. b. Living Room: Heavy smoke and soot damage is present on all walls, ceiling, and flooring. A pervasive smoke odor is present. c. Hallway: Heavy smoke and soot staining is visible on the walls and

ceiling. d. Master Bedroom: Moderate to heavy smoke and soot damage is present on all surfaces. e. HVAC System: The HVAC system and associated ductwork have been contaminated with smoke and soot and will require professional cleaning and deodorization. Emergency services: Emergency mitigation services are expected and necessary to address the smoke and odor damage throughout the dwelling. OTHER STRUCTURES DAMAGE The insured did not sustain damage to any other structures. No fences, sheds, or detached buildings are located on the property. CONTENTS DAMAGE The insured did sustain significant damage to personal property. All contents within the garage are considered a non-restorable total loss due to direct fire, smoke, and water damage from suppression efforts. Contents in the living room, hallway, and master bedroom have sustained smoke and soot damage and will require professional cleaning and evaluation. ALE / FMV CLAIM The risk did become uninhabitable as a result of the fire and smoke damage. The insured has vacated the premises. A claim for Additional Living Expenses (ALE) is anticipated. SUBROGATION / SALVAGE Potential for subrogation exists against the manufacturer of the failed electrical outlet. The area of origin has been secured. We recommend securing the failed component for expert analysis. No salvageable items were identified due to the extent of the damage. WORK TO BE COMPLETED / RECOMMENDATION We recommend payment be handled on an Actual Cash Value (ACV) basis, with Replacement Cost benefits (RCTV) afforded upon completion of repairs. We further recommend that the insured retain a certified fire restoration contractor to provide a detailed scope of repairs. The insured has been instructed to begin compiling a detailed inventory of damaged personal property. Thank you for the opportunity to be of service to you and your policyholders. ASSIGNMENT Assignment was received on 10/24/2025 to inspect the insured's property damages resulting from Fire. Contact was established with the insured on 10/24/2025 and inspection of the risk was completed on 10/24/2025. The insured, Sarah Johnson, was present during the inspection. A full inspection was conducted for the Fire 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 Sarah Johnson which matches the provided policy information. Contact information for the insured is on file and has been confirmed as current. RISK The loss notice and policy information confirm the risk is located at 456 Oak Avenue, Portland, OR 97205. OWNERSHIP / INSURABLE INTEREST (Mortgagee) Ownership should be confirmed through public records. Please refer to the policy declarations page to confirm if any mortgagees are listed for this risk location. LOSS AND ORIGIN Confirmed Date of Loss: 2025-10-22 Confirmed Cause of Loss: Fire On the evening of October 22, 2025, the insured, Sarah Johnson, noticed smoke coming from the attached garage. She immediately evacuated the home and called 911. The Portland Fire Department responded within approximately 8 minutes and extinguished the fire. The fire was contained to the garage. The origin of the fire was traced to a wall outlet on the west wall of the garage, where evidence points to an electrical fault. DAMAGES DWELLING: ROOF: Type: Architectural Asphalt Shingle Age: Approximately 20 years Condition: Good, prior to loss Layers: Single Pitch: 4/12 Drip Edge: Present Damages: Approximately 200 square feet of the roof system over the garage sustained direct fire damage. This includes the shingles, underlayment, roof decking, and underlying trusses. This section will require complete removal and replacement. The remainder of the roof shows no related damage. EXTERIOR: Front Elevation: The two-car garage door and frame are destroyed. The vinyl siding surrounding the garage opening is melted and distorted. Soot staining is present on the eaves above the garage. 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: Garage: This area is a complete loss. All drywall on walls and ceiling has been consumed or destroyed, exposing heavily charred wood framing. The concrete slab floor is covered in debris and requires extensive cleaning. Two garage door openers are destroyed. Living Room: Heavy soot accumulation on all surfaces, including walls, ceiling, and carpet. A strong smoke odor is present. All surfaces require professional cleaning and sealing before repainting. Carpet requires professional cleaning and deodorization. Hallway: Heavy soot accumulation on walls and ceiling. Requires professional cleaning, sealing, and repainting. Master Bedroom: Moderate soot accumulation on walls, ceiling, and contents. Requires professional cleaning, sealing, and repainting. HVAC System: The system was operating at the time of the loss and has drawn smoke and soot into the ductwork. The entire system requires professional cleaning and servicing. OTHER STRUCTURES: No damage was observed to any other structures on the property. EXPERTS No experts were retained or recommended for this loss at this time. An electrical engineer may be considered for subrogation purposes pending carrier direction. OFFICIAL REPORTS A copy of the official report from the Portland Fire Department has been requested and is pending receipt. SUBROGATION Subrogation Potential: Yes Remarks: The cause of loss appears to be a failure of an electrical outlet. The remains of the outlet and surrounding wiring should be preserved as evidence. Investigation into the product manufacturer and/or original installer may be warranted. 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 receipt of a detailed, itemized repair estimate from the insured's chosen contractor. 2. Await receipt of the insured's completed personal property inventory list for review. 3. Upon carrier approval, secure the failed electrical outlet and preserve it as evidence for subrogation review. 4. Obtain and review the official fire department report upon receipt. RECOMMENDATION We recommend issuing an advance payment to the insured for Additional Living Expenses and for undisputed damages to begin the mitigation process. We will review the forthcoming contractor estimate and personal property list to determine the full scope of the loss. The claim should be adjusted on a Replacement Cost Value basis, with an initial Actual Cash Value payment released and depreciation held pending completion of repairs. DIARY DATE A diary date of 14 days is recommended to follow up on the pending contractor estimate and personal property inventory. Thank you for allowing FlacronAI to be of service to you on this loss.