

FLACRONAI

Insurance Inspection Report

REPORT INFORMATION

Claim Number:	CLM-1766511239040	Loss Date:	2025-12-21
Insured Name:	Sarah Johnson	Loss Type:	Fire
Property Address:	456 Oak Avenue, Portland, OR 97205	Report Type:	Interim Report
Report Date:	12/23/2025		

REPORT CONTENT

#CRU GROUP TEMPLATE##EXECUTIVE SUMMARY

This interim report provides an overview of the fire loss at 456 Oak Avenue, Portland, OR, affecting the residence of Sarah Johnson on December 21, 2025. The fire originated in the garage due to an electrical short in a wall outlet. Although the fire was contained to the garage, smoke damage extended to adjacent living areas. This report details the observed damages, assessed costs, and recommended actions to facilitate the claims process.

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PROPERTY DETAILS

The property is a 1-story ranch home constructed in 2005, spanning 1,800 square feet, including an attached 2-car garage.

LOSS DESCRIPTION

A fire erupted in the garage due to an electrical short in a wall outlet. The homeowner promptly notified emergency services upon discovering smoke. The fire department arrived within 8 minutes, successfully containing the blaze to the garage area. However, smoke permeated adjacent living spaces, necessitating further investigation and remediation efforts.

SCOPE OF DAMAGE

#Garage

Complete fire damage to interior walls, ceiling, and contents. The roof structure sustained damage over approximately 200 square feet. Both garage door openers were destroyed, resulting in a total loss of all stored items.

#Adjacent Rooms

Smoke damage affected the living room, hallway, and master bedroom. Affected surfaces include walls and ceilings, requiring cleaning and repainting. Additionally, the HVAC system has been contaminated by smoke, mandating its cleaning and filter replacement.

DAMAGE ASSESSMENT

Damage assessment reveals extensive fire and smoke damage throughout the garage and adjacent living areas. Repair and restoration efforts will be required to restore the property to pre-loss condition.

COST ESTIMATE (if applicable)

Cost estimates for garage reconstruction and content replacement have not yet been obtained. However, initial assessments suggest that these expenses may exceed \$50,000. Further investigation and contractor bids are necessary to determine precise cost figures.

RECOMMENDATIONS

- Secure the garage opening with temporary boarding for safety and security purposes.
- Apply a tarp to cover the damaged roof section to prevent further water intrusion.
- Arrange for air quality testing in living areas to ensure no residual smoke or soot remains.
- Clean the HVAC system and replace filters to eliminate smoke contamination.
- Engage a structural engineer to evaluate the roof framing's integrity and provide recommendations for repair or replacement.
- Solicit multiple contractor bids for garage reconstruction to establish a baseline cost estimate.

CONCLUSION

This interim report summarizes the fire loss at 456 Oak Avenue, detailing the extent of damage, necessary repairs, and recommended actions. As the claims process progresses, additional information regarding cost estimates and final repair plans will become available. In the meantime, these recommendations aim to guide the next steps in addressing this unfortunate incident.