

FLACRONAI

Insurance Inspection Report

REPORT INFORMATION

Claim Number: CLM-1762056080053
Insured Name: Sarah Johnson
Property Address: 456 Oak Avenue, Portland, OR 97205
Loss Date: 2025-10-31
Loss Type: Fire
Report Type: Interim Report
Report Date: 11/2/2025

REPORT CONTENT

REMARKS Thank you for the assignment. An inspection was conducted on November 2, 2025. This report details our findings regarding the Fire loss at the insured property.

RISK The risk is a one-story wood-framed residential dwelling with asphalt shingle roof and vinyl siding in good condition. The property consists of approximately 1,800 square feet of living space. The occupancy is consistent with the policy declarations as a primary residence. **ITV (Insurance to Value)** Based on the property size, construction quality, and current market conditions, the limit of insurance appears adequate for this risk.

OCCURRENCE On 2025-10-31, a Fire occurred at the insured location resulting in property damage. The fire originated in the attached garage due to an electrical short in a wall outlet. The homeowner, Sarah Johnson, noticed smoke emanating from the garage and promptly contacted 911. Fire department personnel arrived within eight minutes and successfully contained the fire to the garage area, preventing further spread into the main dwelling. The cause of loss is confirmed as Fire per field inspection.

COVERAGE The risk is insured with the above stated limits, policy forms, and deductible. All aspects pertaining to coverage are submitted for the carrier's review and final disposition. No pertinent exclusions or limitations were observed during our inspection.

DWELLING DAMAGE Exterior: The exterior of the attached garage sustained significant fire and heat damage. The garage door was completely destroyed, and the vinyl siding on the front and right elevations of the garage section is melted and charred. A 200 square foot section of the asphalt shingle roof above the garage is visibly compromised, with burned shingles, exposed decking, and visible sagging of roof trusses. The remainder of the dwelling's exterior, including the main house roof, siding, windows, and foundation, appears undamaged by fire, but requires a thorough cleaning due to smoke residue settling on surfaces. Interior: The attached garage sustained total fire damage to its interior. This includes complete destruction of drywall on walls and ceiling, exposed charred framing, and debris from melted contents. The two garage door openers are destroyed. Smoke damage extends significantly into the adjacent living room, hallway, and master bedroom of the main dwelling. In these areas, walls and ceilings are discolored with soot and exhibit a strong smoke odor. All surfaces will require professional cleaning, deodorization, and repainting. The HVAC system is contaminated with smoke and will require professional cleaning and deodorization of all ductwork and components. Flooring in these affected interior rooms, primarily carpet and laminate,

shows soot residue and requires professional cleaning and deodorization. No structural damage beyond the garage area was observed in the main living space. Emergency services: Emergency mitigation services are expected for this loss. OTHER STRUCTURES DAMAGE The insured did not sustain damage to other structures. No damage to other structures was observed during our inspection. CONTENTS DAMAGE The insured did sustain damage to contents or personal property. All contents stored within the attached garage are a total loss due to fire and smoke damage. This includes tools, sporting equipment, storage bins, shelving, and two vehicles (not covered under this policy but noted as destroyed). Contents within the living room, hallway, and master bedroom sustained smoke damage and will require professional cleaning and deodorization. Certain soft goods and upholstered furniture may be non-salvageable due to heavy smoke saturation. ALE / FMV CLAIM The risk did become uninhabitable as a result of this loss. Additional Living Expenses (ALE) and Fair Market Value (FMV) claims are anticipated at this time. SUBROGATION / SALVAGE Our investigation did not reveal any third-party liability; therefore, subrogation potential is not present at this time. WORK TO BE COMPLETED / RECOMMENDATION We recommend payment of claim on RCTV basis. Professional mitigation services should commence immediately to address smoke and odor. A detailed scope of repairs for the garage and smoke-affected interior areas will be developed. Thank you for the opportunity to be of service to you and your policyholders. ASSIGNMENT Assignment was received on November 2, 2025 to inspect the insured's property damages resulting from Fire. Contact was established with the insured on November 2, 2025 and inspection of the risk was completed on November 2, 2025. The following parties were present during our inspection: Sarah Johnson (Insured). 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. The best contact number for the insured is 503-555-1234 and email is sarah.johnson@example.com. RISK The loss notice and policy information confirm the risk is located at 456 Oak Avenue, Portland, OR 97205. OWNERSHIP / INSURABLE INTEREST (Mortgagee) Please confirm ownership and if there are any mortgagees on the risk location. Mortgagee information is not available at this time. LOSS AND ORIGIN Confirmed Date of Loss: 2025-10-31 Confirmed Cause of Loss: Fire The loss occurred on the evening of October 31, 2025, when the homeowner, Sarah Johnson, discovered smoke emanating from the attached garage. The fire was initiated by an electrical short within a wall outlet located on the interior north wall of the garage. The homeowner promptly alerted emergency services, and the fire department responded swiftly, containing the fire predominantly within the garage structure. The fire resulted in significant damage to the garage and extensive smoke damage to adjacent living areas. DAMAGES DWELLING: ROOF: Type: Asphalt shingle Age: Approximately 20 years Condition: Poor Layers: Single layer Pitch: Medium slope Drip Edge: Present Damages: The roof structure directly above the attached garage sustained severe fire damage. Approximately 200 square feet of asphalt shingles, underlayment, and roof decking are completely consumed or heavily charred. Visible sagging of the roof trusses indicates structural compromise in this section. The remaining roof area of the main dwelling appears intact, but a thorough assessment for smoke residue and potential heat stress is recommended. The damaged section of the roof will require complete demolition and reconstruction. EXTERIOR: Front Elevation: The portion of the front elevation encompassing the attached garage is severely damaged. The main garage door opening is completely exposed, with the garage door and frame destroyed. Vinyl siding on this

section is melted, warped, and charred, requiring full replacement. The remaining front elevation of the main dwelling shows soot staining and requires power washing and cleaning. Right Elevation: The right elevation of the attached garage is heavily fire-damaged. Vinyl siding is completely melted and charred, exposing the underlying sheathing and framing, which are also fire-damaged. The garage window on this elevation is destroyed. The right elevation of the main dwelling shows smoke residue and requires cleaning. Left Elevation: The left elevation, shared with the main dwelling, exhibits smoke staining and soot residue, particularly near the garage connection. The vinyl siding on this section requires professional cleaning. No structural fire damage was observed on this elevation. Rear Elevation: The rear elevation of the dwelling shows no direct fire damage but has light smoke residue settling on surfaces, particularly near the roofline. This area will require power washing and cleaning. INTERIOR: Attached Garage: The interior of the attached garage is a total loss due to fire. All interior walls (drywall), ceiling (drywall), and exposed framing are heavily charred or consumed. The concrete slab floor is stained with soot and debris. Two garage door opener units are destroyed. All contents stored within are a total loss. Complete demolition and reconstruction of the garage interior structure is required. Living Room: Significant smoke damage observed to ceiling and upper walls. Soot residue is present on all surfaces. Strong smoke odor permeates the room. Carpet flooring shows soot discoloration and requires professional cleaning and deodorization. Walls and ceiling require professional cleaning, sealing, and repainting. All window treatments and light fixtures require cleaning or replacement. Hallway: Extensive smoke damage to ceiling and walls. Soot residue visible. Strong smoke odor present. Laminate flooring shows soot residue and requires professional cleaning and deodorization. Walls and ceiling require professional cleaning, sealing, and repainting. Master Bedroom: Moderate smoke damage to ceiling and upper walls. Soot residue present. Persistent smoke odor. Carpet flooring shows soot discoloration and requires professional cleaning and deodorization. Walls and ceiling require professional cleaning, sealing, and repainting. HVAC vents in this room are contaminated and require professional cleaning. OTHER STRUCTURES: No damage to other structures was observed during our inspection. 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. The fire originated from an electrical short in a wall outlet, which is generally considered a property-specific incident unless a specific faulty product is identified upon further investigation. SALVAGE An inspection of the damaged property determined that there is no viable salvage opportunities associated with this claim. ACTION PLAN/PENDING ITEMS 1. Obtain detailed estimate for garage reconstruction and interior smoke remediation. 2. Coordinate with insured for temporary housing arrangements (ALE). 3. Review contents inventory from insured for total loss items and cleaning needs. 4. Schedule HVAC system cleaning and inspection. RECOMMENDATION Based on our inspection and the factors outlined in this report, we recommend claim payment for the dwelling on an RCTV basis and for contents on an ACV basis initially, pending further inventory and scope development. Immediate authorization for emergency mitigation services is advised to prevent further damage and address habitability concerns. DIARY DATE Next report expected on or before November 9, 2025 pending receipt of mitigation estimates and contents inventory. Thank you for allowing FlacronAI to be of service to you on this loss.

