

FLACRONAI

Insurance Inspection Report

REPORT INFORMATION

Claim Number: CLM-1761366552674

Insured Name: John Smith

Property Address: 123 Main Street, Springfield, IL 62701

Loss Date: 2025-10-25

Loss Type: Water

Report Type: First Report

Report Date: 10/25/2025

REPORT CONTENT

REMARKS Thank you for the assignment. An inspection was conducted on October 25, 2025. This report details our findings regarding the Water loss at the insured property.

RISK The risk is a two-story wood-framed residential dwelling with an asphalt shingle roof and vinyl siding in good condition. The property consists of approximately 2,200 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 2025-10-25, a Water occurred at the insured location resulting in property damage. The insured discovered a water leak from the dishwasher supply line in the morning. The resulting water discharge migrated across the kitchen floor, causing damage to the flooring, cabinets, and drywall. The cause of loss is confirmed as Water 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 roof is a dimensional asphalt shingle in good condition with no visible damage. All four elevations consist of vinyl siding, vinyl windows, and standard entry doors, all of which were inspected and found to be free of any related damages. The concrete foundation is in good condition with no visible cracks or water staining. **Interior:** Damage is confined to the first-floor kitchen. The hardwood flooring is buckled and warped in an area of approximately 150 square feet. The lower wood cabinets along the south wall show water staining and swelling at the base. Drywall behind the cabinets and along the base of the walls has moisture readings indicating damage approximately 18 inches high. The baseboards in the affected area are swollen and require replacement. No other rooms were affected by this loss.

Emergency services: Emergency mitigation services are expected for this loss to properly dry the structure. **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 not sustain damage to contents or personal property. No contents damage was reported or observed. **ALE / FMV CLAIM** The risk did not become uninhabitable as a result of this loss. Additional Living Expenses (ALE) and Fair Market Value (FMV) claims are not anticipated at this time.

SUBROGATION / SALVAGE Subrogation potential exists against the manufacturer of the

dishwasher supply line. Our investigation did not reveal any viable salvage opportunities. **WORK TO BE COMPLETED / RECOMMENDATION** We recommend payment of claim on an RCTV basis once estimates for mitigation and repair are received and reviewed. The insured has been advised to mitigate damages and obtain estimates for the necessary repairs. Thank you for the opportunity to be of service to you and your policyholders. **ASSIGNMENT** Assignment was received on October 25, 2025 to inspect the insured's property damages resulting from Water. Contact was established with the insured on October 25, 2025 and inspection of the risk was completed on October 25, 2025. The following parties were present during our inspection: John Smith (Insured). A full inspection was conducted for the Water 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 John Smith which matches the provided policy information. The best contact number for the insured is 217-555-0199 and email is j.smith123@email.com. **RISK** The loss notice and policy information confirm the risk is located at 123 Main Street, Springfield, IL 62701.

OWNERSHIP / INSURABLE INTEREST (Mortgagee) Please confirm ownership and if there are any mortgagees on the risk location. **LOSS AND ORIGIN** Confirmed Date of Loss: 2025-10-25 Confirmed Cause of Loss: Water The insured, John Smith, stated he discovered water on the kitchen floor on the morning of October 25, 2025, at approximately 7:00 AM. Upon investigation, he found water actively leaking from the braided supply line connection at the rear of the dishwasher. He immediately shut off the water supply valve beneath the sink. The cause of loss is a failure of the dishwasher supply line, resulting in a sudden and accidental discharge of water within the dwelling.

DAMAGES DWELLING: ROOF: Type: Asphalt Shingle Age: Approximately 10 years Condition: Good Layers: Single layer Pitch: Medium slope Drip Edge: Present Damages: No visible or related roof damages were observed during our inspection. **EXTERIOR:** Front Elevation: The front elevation consists of vinyl siding with two vinyl windows and a main entry door. No visible or related damages were observed to the Front Elevation during our inspection. Right Elevation: The right elevation consists of vinyl siding with three vinyl windows. No visible or related damages were observed to the Right Elevation during our inspection. Left Elevation: The left elevation consists of vinyl siding with three vinyl windows and an attached garage door. No visible or related damages were observed to the Left Elevation during our inspection. Rear Elevation: The rear elevation consists of vinyl siding with two vinyl windows and a sliding glass door. No visible or related damages were observed to the Rear Elevation during our inspection. **INTERIOR:** Kitchen: Water damage is contained to the kitchen area. Approximately 150 square feet of 3/4 inch hardwood flooring is cupped, buckled, and requires removal and replacement. The lower cabinets, spanning approximately 15 linear feet, have sustained water damage to the toe kicks and cabinet boxes, requiring replacement. Drywall behind the lower cabinets and along the adjacent walls is wet up to 18 inches and requires a 2-foot flood cut for removal. The painted wood baseboards in the affected area are swollen and require replacement. Dining Room: This room is adjacent to the kitchen. An inspection confirmed that no water migration occurred into this room. No damages observed. Living Room: This room is adjacent to the kitchen. An inspection confirmed that no water migration occurred into this room. No damages observed. **OTHER STRUCTURES:** No damage to other structures was observed during our inspection. **EXPERTS** No experts were retained or recommended for this loss. A water mitigation vendor will be required. **OFFICIAL REPORTS** No official reports were provided or pending with this assignment. **SUBROGATION** Subrogation Potential: Yes Remarks: Third-party liability

exists against the manufacturer of the failed dishwasher supply line due to potential product defect. We have instructed the insured to retain the failed component for evidence. We recommend pursuing subrogation. SALVAGE An inspection of the damaged property determined that there is no viable salvage opportunities associated with this claim. ACTION PLAN/PENDING ITEMS 1. Awaiting invoice from the insured's chosen water mitigation vendor upon completion of services. 2. Awaiting detailed repair estimate from the insured's chosen contractor. 3. Follow up with insured to ensure the failed supply line has been secured for subrogation evidence. RECOMMENDATION Based on our inspection and the factors outlined in this report, we recommend issuing payment for the claim upon receipt and review of mitigation invoices and repair estimates, less the policy deductible. The damages are consistent with the reported cause of loss, which appears to be a covered peril under the policy. DIARY DATE Next report expected on or before November 8, 2025 pending receipt of contractor estimates. Thank you for allowing FlacronAI to be of service to you on this loss.

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