

FLACRONAI

Insurance Inspection Report

REPORT INFORMATION

Claim Number: CLM-1761123237797
Insured Name: John Smith
Property Address: 123 Main Street, Springfield, IL 62701
Loss Date: 2025-10-22
Loss Type: Water
Report Type: First Report
Report Date: 10/22/2025

REPORT CONTENT

Here is the professional property inspection report, generated using the CRU GROUP template format as requested.

****REMARKS****

Thank you for the assignment. An inspection was conducted on 10/22/2025 to assess the reported water damages at the insured property. The following report details our findings, assessment of the cause of loss, and recommendations for the claim's resolution.

****RISK****

The risk is a two-story, single-family dwelling of wood-frame construction with vinyl siding and a pitched, asphalt shingle roof. The home was constructed in 1995 and is approximately 2,200 square feet. Based on our on-site inspection, the property appears to be in good overall condition with pride of ownership evident. The occupancy as a primary, owner-occupied residence is consistent with policy declarations.

****ITV (Insurance to Value)****

Based on the property's size, age, quality of construction, and location, the current policy limit for Dwelling (Coverage A) appears to be adequate to cover a total loss. The Insurance to Value is considered to be within an acceptable range.

****OCCURRENCE****

The date of loss is confirmed as 10/22/2025. The loss event was a sudden and accidental discharge of water

originating from a failed braided supply line connection to the dishwasher located in the kitchen. The leak occurred beneath the kitchen sink within the lower cabinet assembly, saturating the cabinet, surrounding drywall, and hardwood flooring. Our field inspection confirms the cause of loss is consistent with the insured's report.

****COVERAGE****

The risk is insured with the listed policy limits, forms, and applicable deductible. The reported cause of loss, a sudden and accidental discharge of water from within a plumbing system, is a covered peril under the policy form. No specific policy exclusions or limitations were observed that would preclude coverage for this loss. All coverage aspects are submitted for the carrier's final review and determination.

****DWELLING DAMAGE****

****Exterior:**** A complete walk-around inspection of the property's exterior was conducted. The roof, elevations, siding, windows, and doors are in good condition. No damage related to this occurrence was observed on the exterior of the dwelling.

****Interior:**** Damage is confined to the first-floor kitchen. Water saturation was observed affecting the following building materials:

* ****Flooring:**** Approximately 150 square feet of hardwood flooring is exhibiting significant cupping, buckling, and warping. The flooring is non-salvageable and requires removal and replacement.

* ****Cabinetry:**** The lower kitchen cabinets, including the sink base and adjacent units, show signs of water saturation, including swelling of particle board substrates, delamination of finishes, and water staining. These cabinets are non-salvageable.

* ****Drywall:**** Moisture readings confirmed water wicking up the drywall behind the lower cabinets and along the base of the affected walls. A flood cut approximately 18-24 inches high will be required to remove the wet material.

* ****Baseboards:**** Wood baseboards in the affected area are swollen and water-stained, requiring removal and replacement.

* No smoke damage or related odors were present. The structural integrity of the dwelling has not been compromised.

****Emergency services:**** Emergency water mitigation services are expected and have been recommended to the insured to prevent further damage and inhibit microbial growth. This will include water extraction, removal of non-salvageable materials, and the placement of professional drying equipment.

****OTHER STRUCTURES DAMAGE****

The insured did not sustain damage to any other structures. No fences, sheds, or detached garages were affected by this loss.

****CONTENTS DAMAGE****

The insured did not report any damage to personal property or contents. The items stored within the lower cabinets were removed by the insured prior to significant damage occurring.

****ALE / FMV CLAIM****

The risk did not become uninhabitable as a result of this loss. The kitchen remains partially functional, and all essential services (e.g., bathrooms, sleeping quarters) are unaffected. Therefore, an Additional Living Expenses (ALE) claim is not anticipated at this time.

****SUBROGATION / SALVAGE****

Subrogation potential exists against the manufacturer of the dishwasher supply line due to product failure. We have instructed the insured to retain the failed component for expert analysis. No salvage value is anticipated for the damaged building materials.

****WORK TO BE COMPLETED / RECOMMENDATION****

We recommend this claim be settled on a Replacement Cost Value (RCTV) basis, with depreciation withheld pending the completion of repairs. An estimate for repairs will be prepared upon receipt of the water mitigation invoice and a contractor's scope of work. We recommend closing the claim upon issuance of payment based on the agreed-upon scope and cost of repairs.

Thank you for the opportunity to be of service to you and your policyholders.

****ASSIGNMENT****

Assignment was received on 10/22/2025 to inspect the insured's property damages resulting from Water.

Contact was established with the insured on 10/22/2025 and inspection of the risk was completed on 10/22/2025.

The insured, John Smith, was present during the inspection.

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.

Best Contact Number: To be confirmed.

Email: To be confirmed.

****RISK****

The loss notice and policy information confirm the risk is located at 123 Main Street, Springfield, IL 62701.

****OWNERSHIP / INSURABLE INTEREST (Mortgagee)****

Ownership was confirmed via discussion with the named insured. The existence of any mortgagee(s) on the risk location is to be confirmed via policy declarations.

****LOSS AND ORIGIN****

Confirmed Date of Loss: 2025-10-22

Confirmed Cause of Loss: Water

On the morning of October 22, 2025, the insured, John Smith, discovered water pooled on the kitchen floor. Upon investigation, he found water actively leaking from the braided supply line connected to the dishwasher. The insured immediately shut off the water supply valve under the sink to stop the flow of water and contacted his insurance carrier to report the claim. The origin of the water intrusion is the failed supply line fitting.

****DAMAGES****

****DWELLING:****

****ROOF:****

Type: Architectural / Dimensional Shingle

Age: Approximately 10-15 years

Condition: Good, with no visible curling, lifting, or significant granule loss.

Layers: Single

Pitch: 6/12

Drip Edge: Present

Damages: No visible or related damages were observed to the roof system.

****EXTERIOR:****

Front Elevation: No visible/related damages were observed to the Front Elevation during our inspection.

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:****

****Kitchen:****

- * ****Flooring:**** Remove and dispose of approximately 150 sq. ft. of warped and buckled 3/4" hardwood flooring.
- * ****Cabinets:**** Detach and reset upper cabinets. Remove and dispose of water-damaged lower cabinets (approx. 12 linear feet).
- * ****Drywall:**** Perform a 2-foot flood cut to remove water-damaged drywall along affected walls. Replace insulation as needed.
- * ****Finish Carpentry:**** Remove and replace affected baseboards.
- * ****Repairs:**** Install new hardwood flooring to match existing. Install new lower cabinets of like kind and quality. Install, tape, and finish new drywall. Prime and paint affected walls to match.

****OTHER STRUCTURES:****

No damages were observed to any other structures on the property.

****EXPERTS****

No experts were retained or recommended for this loss at this time.

****OFFICIAL REPORTS****

No official reports were provided or pending with this assignment.

****SUBROGATION****

Subrogation Potential: Yes

Remarks: The loss resulted from an apparent failure of the dishwasher's braided water supply line. We recommend the failed component be secured and preserved as evidence. Pursuit of subrogation against the product manufacturer is warranted.

****SALVAGE****

An inspection of the damaged property determined that there are no viable salvage opportunities associated with this claim.

****ACTION PLAN/PENDING ITEMS****

1. Obtain and review the water mitigation contractor's invoice and drying logs.
2. Obtain a detailed repair estimate from the insured's contractor of choice.
3. Negotiate an agreed scope and price for repairs.
4. Confirm the failed supply line has been secured for subrogation purposes.
5. Issue payment upon agreement.

****RECOMMENDATION****

Based on our inspection, this is a covered loss under the policy. We recommend proceeding with the adjustment of this claim. Upon receipt and review of all necessary documentation (mitigation invoice, repair estimate), payment should be issued on a Replacement Cost basis with applicable depreciation withheld until repairs are complete. We further recommend forwarding this file to your subrogation department for review and pursuit.

****DIARY DATE****

Please diary for 14 days for follow-up on the mitigation invoice and repair estimate. A supplemental report will follow.

Thank you for allowing FlacronAI to be of service to you on this loss.

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