

NARRATIVE REPORT

Erroneous Assignment

Carrier:	American Bankers	Date of Loss:	10/5/2024
Insured:	PATRA BROWN	Assigned:	10/16/2024
CID:	243608	Contacted:	10/16/2024

Claim Number: 7406051373-10052024
Policy Number: 7406051373

Loss Address:	701 W MADISON ST PLANT CITY FL 33563	Mailing Address:	701 W MADISON ST PLANT CITY FL 33563
----------------------	---	-------------------------	---

Assignment:

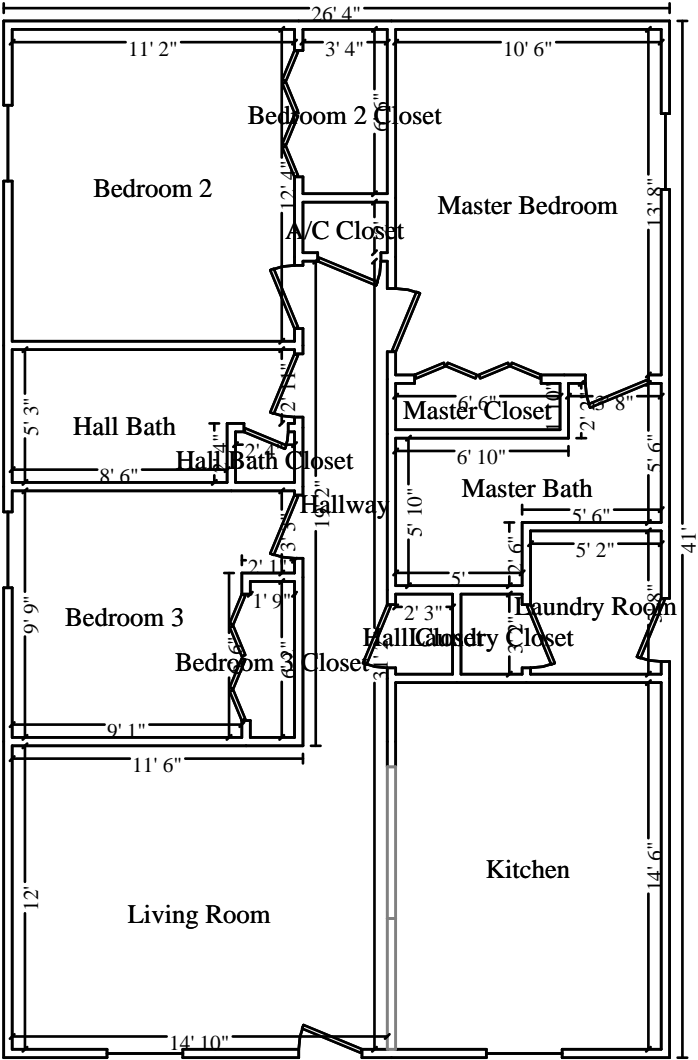
This loss was assigned to our office. It is reported as erroneous because after inspection, investigation, and completion of the preliminary report and photo report, it was determined the 10/05/2024 date of loss was incorrect. The claim has been reopened under claim number 7406051373-10102024 with a 10/10/2024 date of loss.

Should you have any additional questions, please feel free to contact our office. We will be closing our file at this time. Thank you for the assignment.

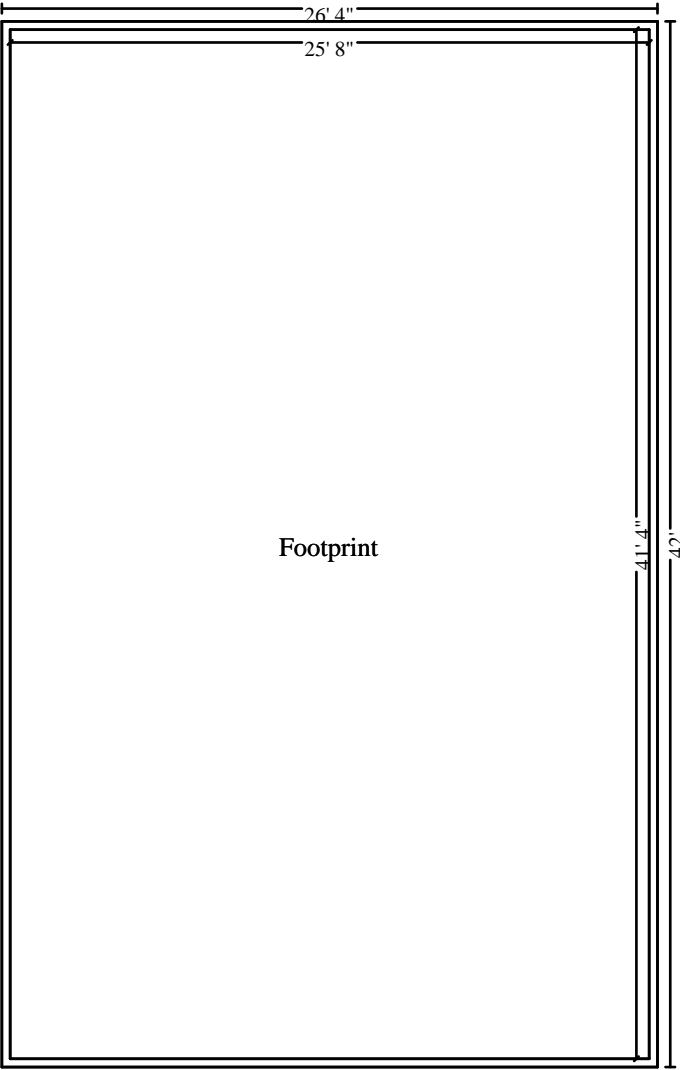
Thank you for the assignment.

Crystal Bryant
FCN #: 0070011447

1-251-471-4718 **Telephone**
1-251-478-3257 **Facsimile**
www.adjustingexpectations.com



Exterior



Exterior

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



1-risk

Date Taken: 11/2/2024

Taken By: Crystal Bryant



2-id

Date Taken: 11/2/2024

Taken By: Crystal Bryant

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



3-street overview

Date Taken: 11/2/2024

Taken By: Crystal Bryant



4-street overview

Date Taken: 11/2/2024

Taken By: Crystal Bryant

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



5-neighbor's flood debris pile remnants

Date Taken: 11/2/2024

Taken By: Crystal Bryant



6-neighbor's flood debris pile remnants

Date Taken: 11/2/2024

Taken By: Crystal Bryant

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



7-neighbor's flood debris pile remnants

Date Taken: 11/2/2024

Taken By: Crystal Bryant



8-exterior flood line - 22"

Date Taken: 11/2/2024

Taken By: Crystal Bryant

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



9-exterior flood line - 22"

Date Taken: 11/2/2024

Taken By: Crystal Bryant



11-interior water line - 1"

Date Taken: 11/2/2024

Taken By: Crystal Bryant

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



12-left elevation overview

Date Taken: 11/2/2024

Taken By: Crystal Bryant



13-left elevation overview

Date Taken: 11/2/2024

Taken By: Crystal Bryant

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



14-rear elevation overview

Date Taken: 11/2/2024

Taken By: Crystal Bryant



15-right elevation overview

Date Taken: 11/2/2024

Taken By: Crystal Bryant

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



16-rear elevation
Date Taken: 11/2/2024
Taken By: Crystal Bryant
condenser overview



17-condenser info
Date Taken: 11/2/2024
Taken By: Crystal Bryant

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



18-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flooring continues under kitchen cabinets



19-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flooring continues under kitchen cabinets

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



20-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

flooring continues under kitchen cabinets



21-entry

Date Taken: 11/2/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



22-living room

Date Taken: 11/2/2024



23-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant

water damage to vinyl plank flooring

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



24-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant

water damage to vinyl plank flooring



25-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant

water damage to vinyl plank flooring

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



26-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant

water damage to vinyl plank flooring



27-living room

Date Taken: 11/2/2024

Taken By: Crystal Bryant

water damage to vinyl plank flooring

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



28-baseboard height

Date Taken: 11/2/2024

Taken By: Crystal Bryant



29-kitchen

Date Taken: 11/2/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



30-kitchen

Date Taken: 11/2/2024



31-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

water damage to vinyl plank flooring

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



32-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

water damage to vinyl plank flooring



33-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

water damage to vinyl plank flooring

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



34-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

water damage to vinyl plank flooring



35-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

water damage to vinyl plank flooring

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



36-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

water damage to vinyl plank flooring



37-kitchen

Date Taken: 11/2/2024

Taken By: Crystal Bryant

water damage to vinyl plank flooring

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



38-hallway

Date Taken: 11/2/2024



39-hallway

Date Taken: 11/2/2024

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



40-hallway

Date Taken: 11/2/2024



41-hallway

Date Taken: 11/2/2024

Taken By: Crystal Bryant

water damage to hallway and living
room vinyl plank flooring

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



42-hallway

Date Taken: 11/2/2024

Taken By: Crystal Bryant

water damage to hallway and living
room vinyl plank flooring



43-hallway

Date Taken: 11/2/2024

Taken By: Crystal Bryant

water damage to hallway and living
room vinyl plank flooring

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



44-hallway

Date Taken: 11/2/2024

Taken By: Crystal Bryant

water damage to hallway and living
room vinyl plank flooring



45-bedroom 2

Date Taken: 11/2/2024

hallway flooring is continuous into
bedrooms

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



46-bedroom 2

Date Taken: 11/2/2024

hallway flooring is continuous into bedrooms



47-screenshot of insured's tablet

Date Taken: 11/2/2024

Taken By: Crystal Bryant

Insured photo of water on living room and kitchen flooring

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373

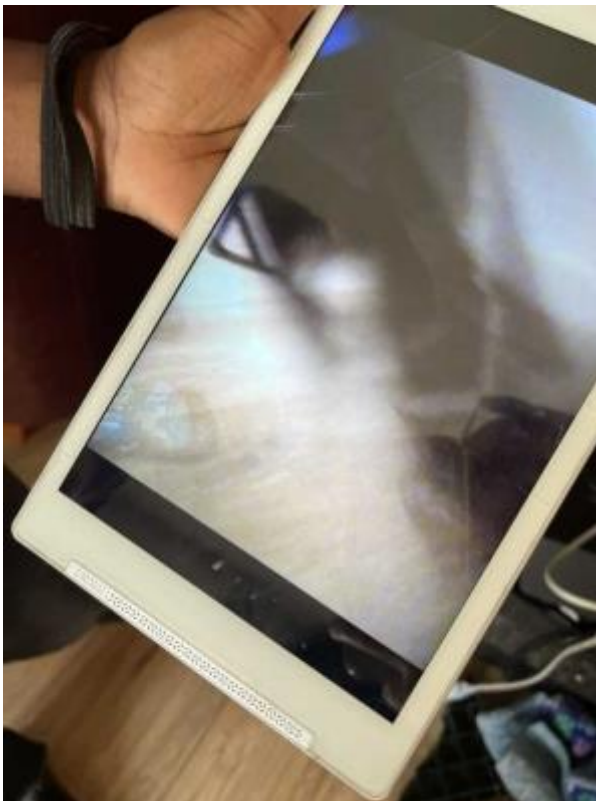


48-screenshot of insured's tablet

Date Taken: 11/2/2024

Taken By: Crystal Bryant

Insured photo of water on living room and kitchen flooring



49-screenshot of insured's tablet

Date Taken: 11/2/2024

Taken By: Crystal Bryant

Insured photo of water on living room and kitchen flooring

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660
claims@cnc-resource.com

Insured: PATRA BROWN
Claim #: 7406051373-10052024
Policy #: 7406051373



50-screenshot of insured's tablet

Date Taken: 11/2/2024

Taken By: Crystal Bryant

Insured photo of water on living room and kitchen flooring



51-screenshot of insured's tablet

Date Taken: 11/2/2024

Taken By: Crystal Bryant

Insured photo of water on living room and kitchen flooring

NFIP Registered Adjuster

CRYSTAL BRYANT

FCN: 0070011447
Status: Active

Registration Date: 4/2/2024
Valid Through: 06/30/2025

AUTHORIZED FOR:
Residential (Dwelling)



2024



NFIP Standard Operations

This card is the property of FEMA. It may only be used by the person for which it was issued and only for the sole purpose of adjusting claims on behalf of the National Flood Insurance Program. Unauthorized use is strictly prohibited.

This FCN card is valid through June 30, 2025, and does not guarantee assignment of NFIP claims.

For a replacement FCN card, please contact the NFIP Standard Operations at NFIPAdjusterMailbox@fema.dhs.gov.

National Flood Insurance Program

NFIPSERVICES.FLOODSMART.GOV

Assurant Flood Insurance Program

Helpdesk number: 800-423-4403

FLOOD INSURANCE LOSS NOTICE

Report Date:	10/15/2024	Date Of Loss:	10/05/2024
Time:	01:40:00PM	Reported By:	GEICO INSURANCE AGENCY
FICO Number:			
Adjuster ID:	521080000	Examiner ID:	Jessica Estrada

AGENCY

Agency Name:	GEICO INSURANCE AGENCY		
Address:	1 GEICO BLVD FL 4 FREDERICKSBURG, VA 22412-9000		
Phone:	800-841-3005	Agency Fax:	866-221-5246
Agent Id:	70164-00000-000-00001		

POLICY: 7406051373

TERM:	11/30/2023 - 11/30/2024	STATUS:	Inforce Status
Rating Method:	Risk Rating 2.0	Rewritten From:	
Policy Type:	Standard	Policy Form:	Dwelling
Insured Name:	PATRA BROWN	Pending Endorsements:	No
Mailing Address:	701 W MADISON ST PLANT CITY, FL 33563-5327	Property Address:	701 W MADISON ST PLANT CITY, FL 33563-5327
Construction Date:	01/01/1948	Construction Date Type:	Construction Date
FIRM Date (Current):	04/29/1983	Pre/Post FIRM Coverage Limitations:	PRE FIRMPRE FIRM
Community Number:	120113 H	FIRM Zone:	AE
CBRA Indicator:	Community Does Not Contain CBRA Area	Program Type:	Regular
Building Use:	Main Dwelling	Occupancy Type:	Single-Family Home
Primary Residence:	Yes	Principal Residence:	Yes
Insured is Tenant Type:	No	Rental Property:	No
Building Description:	Slab on Grade, One Floor, Frame Construction		
Building Coverage:	\$170,000.00	Building Deductible:	\$2,000.00
Contents Coverage:	\$40,000.00	Contents Deductible:	\$2,000.00

RISK RATING 1.0

Garage Type:			
Building Purpose:		Residential Use Percentage:	
Business Property:		Coverage Purpose:	
Primary Building Policy Number:		Contents Description:	

Obstruction?:			
Elevation Difference:		BFE:	
HAG:		LAG:	
LFE:			
RISK RATING 2.0			
Square Footage:	1170	Construction Type:	Frame
Foundation:	Slab on Grade	Number of Floors:	1
Number of Elevators:	0		
FFH:	1.40	FFH Method:	TOOL
HAG:		LAG:	
LFE:			
LENDER INFORMATION			
First Mortgagee:	M&T BANK PO BOX 5738 SPRINGFIELD, OH 45501-5738	Second Mortgagee:	
Loss Payee:		Disaster Assistance:	
Other Loan:			

LOSS INFORMATION

Loss and Damage Description:	door way leading to hall way, kitchen , 2 inches o f water in home		
Client Cat Code:		Loss Report Number:	
Other Flood or Wind Insurance:	No		
Remarks/Other Insurance:			
Adjuster Assigned:	YES	Date Assigned:	10/15/2024
		Time Assigned:	01:43:00PM
Adjusting Firm:	CNC		
Phone:	800-843-0170	Extension:	

CONTACT INFORMATION

Name:	KAMILAH BROWN		
Address:			
Mobile Phone:	443-597-2690		
Alternate Phone:	--	Extension:	
Email Address:	kamilahannbrown@gmail.com		

LOSS HISTORY

No previous losses for this policy