

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

Adjuster-Prepared

PROOF OF LOSS
BUILDING AND CONTENTS

Policyholders use this form to provide a Proof of Loss to their insurer, which is the policyholder's statement of the amount of money being requested, signed and sworn to by the policyholder, with documentation to support the amount requested, as required by the [Standard Flood Insurance Policy](#) (SFIP) in section VII.J.4. This form can be used when the adjuster prepares the Proof of Loss as a courtesy to the policyholder, who then reviews and verifies the accuracy of the information and amounts. By signing this Proof of Loss, the policyholder agrees with and validates the amounts prepared by the adjuster.

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|---|----------------------------|
| POLICYHOLDER: Donald and Shelby McGuire | POLICY NO.: 8704207471 |
| PROPERTY ADDRESS: 1811 Lake Drive | CLAIM/FILE NO.: 8704207471 |
| CITY: Charlotte STATE: NC ZIP: 28214 | DATE OF LOSS: 9/27/2024 |
| MAILING ADDRESS: Same as property | TIME OF LOSS: 12:00 AM |
| CITY: STATE: ZIP: | EDN NO.: NC0124 |
| EMAIL(S): shavonmcguire20@gmail.com | PHONE NO.: (704) 363-8575 |

How flood loss happened: Overflow of inland or tidal waters

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|----------------------|--|---|
| Title and Occupancy: | Building type: Residential single-family dwelling | Ownership/use: Owner-unoccupied |
| | Contents type/ownership/use: Residential contents are owned by me, household family members and/or guests/servants | |
| Interest: | Mortgagee(s): Wells Fargo Bank, N.A. #936 | None: <input type="checkbox"/> |
| | Others with interest in or liens, charges or claims against property: | None: <input checked="" type="checkbox"/> |
| | Other insurance that may insure this loss: | Type: None |

SFIP policy type: Dwelling Form (Regular) No. of insured buildings/units: 1 Contents coverage: Yes Tenant improvements: No

| Statement of Loss | | Coverage A - Building Property | | Coverage B - Personal Property | |
|--|--|--------------------------------|-----------------|--------------------------------|--------------|
| Coverage limit(s): | | \$190,000.00 | | \$63,000.00 | |
| Coverage deductible(s): | | \$1,250.00 | | \$1,000.00 | |
| | | Dwelling/Unit | Detached Garage | Contents | Improvements |
| Property pre-loss value (RCV) | coverage to value %: 83.55% | \$227,414.57 | \$8,126.15 | \$0.00 | \$0.00 |
| Property pre-loss value (ACV) | 80% of RCV: \$181,931.66 | \$147,199.53 | \$5,212.15 | \$0.00 | \$0.00 |
| Insured damage RCV loss | | \$101,489.81 | \$6,110.89 | \$0.00 | \$0.00 |
| Less non-insured proportion | <input type="checkbox"/> applicable <input checked="" type="checkbox"/> not applicable | \$0.00 | | | |
| Insured proportional loss | | \$0.00 | | | |
| Less depreciation (recoverable) | <input checked="" type="checkbox"/> applicable <input type="checkbox"/> not applicable | (\$12,739.42) | | | |
| Less depreciation (non-recoverable) | <input checked="" type="checkbox"/> applicable <input type="checkbox"/> not applicable | (\$2,397.29) | (\$879.80) | \$0.00 | \$0.00 |
| Insured damage ACV loss | | \$86,353.10 | \$5,231.09 | \$0.00 | \$0.00 |
| Add eligible Coverage C loss: Not applicable | | \$0.00 | | \$0.00 | |
| Insured ACV loss subtotal | | \$86,353.10 | \$5,231.09 | \$0.00 | \$0.00 |
| Less salvage/buyback | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Net insured ACV loss | | \$86,353.10 | \$5,231.09 | \$0.00 | \$0.00 |
| Less deductible | | (\$1,250.00) | \$0.00 | \$0.00 | \$0.00 |
| Amount over net insured loss limit (excess loss) | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| ACV claim | | \$85,103.10 | \$5,231.09 | \$0.00 | \$0.00 |
| Add recoverable depreciation | <input type="checkbox"/> not applicable | \$12,739.42 | | | |
| Claim subtotal | | \$97,842.52 | \$5,231.09 | \$0.00 | \$0.00 |
| Net claim | | \$103,073.61 | | \$0.00 | |

I have received and reviewed the adjuster-prepared estimate and am requesting payment for the amount(s) of my claim determined above.

I understand that I must submit a [Proof of Loss](#) within 60 days of the date of the loss or within any extension of that deadline made in writing by FEMA's Federal Insurance Administrator. The flood event identified above damaged or destroyed the property claimed on this Proof of Loss. I understand that my SFIP is issued pursuant to federal law, the [National Flood Insurance Act of 1968, as amended](#), and applicable federal regulations in [Title 44 of the Code of Federal Regulations, Chapter 1, Subchapter B](#).

I understand that I may still request additional payment for other flood damages if I believe that not all damages were addressed in this estimate. In the event a third party is responsible for the damage, I hereby authorize my insurer to bring suit in my name against any third party who may be responsible for the damages. I have not knowingly and willfully falsified or concealed a material fact, made a false or fraudulent representation or presented any false document in connection with this claim, and acknowledge that any such action is subject to prosecution under federal law. I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

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| POLICYHOLDER SIGNATURE: _____ | DATE SIGNED: _____ |
| OWNER NAME: Estate of Donald and Shelby Mvguire | OWNER TITLE: _____ |