

**Analysis of Documentation:**

We reviewed all the documentation provided by Insured Sensible Choice Contracting. There are numerous Contents items within the submitted spreadsheet that are not covered, and denial recommendations are below.

**Payment Recommendations:**

The following items have been addressed in our attached estimate:

- **Listed Contents Items/Repricing:** – The Insured had provided a spreadsheet with all listed items and estimated pricing. We have reviewed all covered items and have repriced where applicable from reputable third-party sources, documentation of which is provided within the correlated Photo Report.

**Denial Recommendations:**

The following items listed in the Insured's spreadsheet were discarded prior to our inspection and thus do not qualify for coverage and denial is recommended:

1. Hero Electric Torpedo Heater
2. Bags of Concrete
3. Bags of Structorolite
4. Vacuum
5. 2 Ton Aluminum Jack
6. 5500-Watt Generator
7. Vacuum (2<sup>nd</sup> unit)
8. Velo Flat Air Movers
9. Office Chairs
10. Stickley Sleeper Sofa
11. Powder Activated Tool

**Claim Settlement:**

Copies of the Estimate(s), Proof of Loss document(s), and the Final Report were provided to the Insured. This information was discussed with owner Mike Bonfiglio on Friday, September 13<sup>th</sup>, 2024.

**Conclusion:**

If you are in agreement with our evaluation, we recommend payment be issued to the named insured.

Should you have any additional questions, please contact our office.

**Thank you for the assignment.**