

# Insurance Claim Report

## Summary

Image Relevance: No

EXIF vs Policy Start: Invalid

EXIF vs DOL Match: Too Far

Misrepresentation Found: No

GPS Location Available: No

## Evaluation & Final Decision

Evaluation Points:

- The EXIF date of the photo, which is when it was taken, matches with the Reported Date of Loss. This explains that the photo of the damaged laptop was taken on the same day it was reported to be damaged.
- The vision labels detected in the image perfectly align with the claimant's written claim, further supporting their claim that a laptop was what was damaged.
- There is a misrepresentation in a sense that the incident date as noted in the claim is earlier than the policy inception date. This constitutes a timing discrepancy leading to policy ineligibility for the incident.
- The Policy Start Date was indeed not provided in the claim, making it challenging to verify the eligibility of the damage coverage.

Final Decision:

REJECT - The incident occurred before the insurance policy was effective.

## Vision Labels

N/A

## Key Information Extracted

# Insurance Claim Report

- Incident Date: April 26th
- Damaged Items/Property: Laptop
- Claimed Amounts: Not mentioned in the summary
- Cause of Damage: Laptop was accidentally damaged during travel. It was in a backpack that slipped off a table leading to its screen cracking and it ceased to power on.
- Supporting Documents: An image showing the damage of the device. The image labels such as Electronic device, Laptop, Display device, Personal computer, Computer, Office Equipment, Gadget, Computer hardware, Technology, Flat-panel display all support the claim.

## **Misrepresentation Check**

Upon reviewing the claim details in comparison to the policy data, it's clear that the incident occurred before the policy inception date. The claim states the incident happened on April 26th, however, the policy was not yet in effect until May 1st. Therefore, unfortunately, the damage to the laptop is not covered under this policy. The claimant may wish to double-check the dates and any previous insurance policies they may have held prior to this one. If the dates provided are accurate, this would be considered a misrepresentation because the claim date is indeed before the policy start date.