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 cannot be determined as there is no information provided about when the photo of the damaged laptop was taken.

- The vision labels detected from image ("Electronic Device", "Laptop", "Computer", etc.) support the claimant's summary of a damaged laptop. There is no contradiction here.

- There exists a misrepresentation in the claim as the policyholder reported the date of the loss before the insurance policy began.

- Required information like the EXIF date of the image of the damaged laptop and the policy start date are missing.

Final Decision:

REJECT – The claim date precedes the inception of the insurance policy.

Vision Labels

N/A

Key Information Extracted

- Incident Date: April 26th

- Damaged Items/Property: Laptop (with a cracked screen and that no longer powers on)

Insurance Claim Report

- Claimed Amounts: Not specified

- Cause of Damage: The laptop accidentally fell from a table during travel.

- Supporting Documents Mentioned: A photo of the damaged laptop.

Misrepresentation Check

Dear Policyholder,

Thank you for providing the details concerning your claim. Due to unforeseen circumstances, the review of your claim has brought to light an important discrepancy. The date of the incident, as you provided, was on April 26th. However, the policy governing this coverage didn't start until roughly a month later on May 15th, 2025.

Unfortunately, because the claim date precedes the inception date of your insurance policy, we will not be able to process your claim for the damaged laptop. Our insurance policies only cover incidents and losses occurring after the policy has begun.

We appreciate the care you took to submit the claim and the provided documentation. We regret any misunderstanding, and we encourage you to reach out to us should you have further questions or require clarification on policy details.

Sincerely,

[Your Name]

[Your Position]