

Perfect Wildfire Insurance Claim - Sonoma County Fire

Claim Information

- **Claim ID:** WF-2024-PERFECT-001
- **Policy Number:** WF-POLICY-78901
- **Claimant Name:** Michael Rodriguez
- **Incident Date:** October 15, 2024
- **Property Address:** 1247 Vineyard Ridge Road, Santa Rosa, CA 95404
- **Estimated Damage:** \$275,000
- **Claim Filed:** October 18, 2024 (3 days after incident)

Incident Description

On October 15, 2024, at approximately 2:30 AM, the Sonoma County wildfire reached our property due to extreme wind conditions and dry vegetation. The fire was caused by downed power lines during a red flag warning event. Our home sustained significant structural damage from direct fire exposure and heat damage.

Complete Documentation Package

1. Fire Department Incident Report

- **Report Number:** SRFD-2024-10-15-0230
- **Responding Unit:** Sonoma County Fire District Station 7
- **Incident Commander:** Captain James Mitchell
- **Fire Cause:** Downed power lines confirmed by PG&E
- **Property Status:** Structure fire, contained at 6:45 AM
- **Evacuation Order:** Issued at 2:15 AM for Zone 7-West

2. Evacuation Documentation

- **Evacuation Order:** Zone 7-West issued October 15, 2024 at 2:15 AM
- **Evacuation Notice:** Received via Sonoma County Alert system
- **Return Authorization:** October 20, 2024 at 10:00 AM
- **Red Cross Shelter:** Stayed at Petaluma Community Center Oct 15-20

3. Property Ownership Verification

- **Property Deed:** Recorded June 12, 2019, Sonoma County Recorder

- **Property Tax Records:** Current through 2024, Account #067-240-015
- **Homeowner's Insurance:** Policy effective January 1, 2024 - January 1, 2025
- **Premium Status:** All payments current, last payment September 15, 2024

4. Weather and Environmental Documentation

- **National Weather Service Report:** Red Flag Warning issued October 14, 2024
- **Wind Speed:** Sustained 45 mph, gusts to 75 mph from northeast
- **Humidity:** 8% relative humidity at time of ignition
- **Temperature:** 89°F with extreme fire weather conditions
- **CAL FIRE Perimeter Map:** Property confirmed within fire perimeter

5. Utility Documentation

- **PG&E Power Outage:** Service disconnected October 15, 2024 at 2:25 AM
- **Gas Service:** Shut off by PG&E for safety October 15, 2024 at 8:00 AM
- **Water Service:** Maintained throughout incident
- **Restoration Timeline:** Power restored October 25, 2024

Detailed Damage Assessment

Structural Damage (Fire/Heat Exposure)

- **Roof Structure:** 75% destroyed by direct fire contact - \$85,000
- **Exterior Walls:** South and west walls heat damaged - \$45,000
- **Windows:** All 12 windows cracked/shattered from heat - \$18,000
- **Garage:** Complete structural loss from fire - \$35,000
- **Deck/Patio:** Destroyed by fire - \$22,000

Interior Damage (Smoke/Heat)

- **Smoke Damage:** Throughout entire 2,400 sq ft home - \$35,000
- **Water Damage:** From firefighting efforts in kitchen/living areas - \$15,000
- **HVAC System:** Complete replacement due to smoke contamination - \$12,000
- **Flooring:** Hardwood and carpet replacement - \$18,000
- **Kitchen:** Appliances and cabinets smoke damaged - \$25,000

Personal Property Inventory

- **Electronics:** TV, computers, sound system - \$8,500
- **Furniture:** Living room, bedroom sets - \$15,000
- **Clothing:** Family wardrobe replacement - \$5,000
- **Appliances:** Washer, dryer, refrigerator - \$4,500
- **Personal Items:** Books, artwork, family photos - \$3,000

Professional Assessments

Contractor Estimates (Obtained October 17, 2024)

- **Primary Contractor:** Sonoma Restoration Services
- **License:** CA License #987654
- **Estimate Date:** October 17, 2024
- **Total Estimate:** \$275,000
- **Timeline:** 8-10 months for complete restoration

Secondary Estimates

- **North Bay Construction:** \$268,000 (October 18, 2024)
- **Golden State Builders:** \$282,000 (October 19, 2024)
- **Average Market Rate:** \$275,000 (confirmed within 3% variance)

Financial Documentation

Emergency Expenses (Post-Incident)

- **Temporary Housing:** Extended Stay America, \$89/night x 14 nights = \$1,246
- **Emergency Supplies:** Target, clothing and necessities = \$850
- **Storage Unit:** Public Storage, 10x20 unit for salvaged items = \$180/month
- **Emergency Repairs:** Tarp installation for weather protection = \$450

All Receipts Provided

- **Hotel Receipts:** October 15-29, 2024 (all original receipts)
- **Supply Receipts:** Target, Walmart, Home Depot (October 16-20, 2024)
- **Storage Receipts:** Public Storage lease agreement and payments
- **Contractor Receipts:** Emergency services and estimates

Photographic Documentation

Before Fire Photos (Metadata Intact)

- **Exterior_Before_001.jpg:** Front of house, taken September 20, 2024
- **Exterior_Before_002.jpg:** Side and rear views, September 20, 2024
- **Interior_Before_001.jpg:** Living areas, September 20, 2024
- **Interior_Before_002.jpg:** Kitchen and bedrooms, September 20, 2024

After Fire Photos (Multiple Angles)

- **Damage_Exterior_001.jpg:** Fire damage to roof and walls, October 16, 2024
- **Damage_Exterior_002.jpg:** Garage destruction, October 16, 2024
- **Damage_Interior_001.jpg:** Smoke damage throughout, October 16, 2024
- **Damage_Interior_002.jpg:** Water damage from firefighting, October 16, 2024
- **Debris_Evidence_001.jpg:** Ash and fire debris, October 16, 2024

Neighboring Property Evidence

- **Neighbor_North_Damage.jpg:** Similar fire damage at 1245 Vineyard Ridge
- **Neighbor_South_Damage.jpg:** Heat damage at 1249 Vineyard Ridge
- **Street_View_Damage.jpg:** Fire progression down Vineyard Ridge Road

Policy Compliance Verification

Coverage Confirmation

- **Policy Effective:** January 1, 2024 - January 1, 2025
- **Wildfire Coverage:** Included with \$500,000 limit
- **Dwelling Coverage:** \$400,000
- **Personal Property:** \$300,000
- **Additional Living Expenses:** \$100,000
- **Deductible:** \$5,000 (properly calculated)

No Exclusions Apply

- **Arson:** No evidence of intentional fire setting
- **Neglect:** Property properly maintained

- **War/Nuclear:** Not applicable
- **Flood:** Fire damage only
- **Earth Movement:** Not applicable

Timeline Verification

Pre-Incident (No Suspicious Activity)

- **September 2024:** Normal property maintenance, no major purchases
- **October 1-14, 2024:** No unusual activity or purchases
- **October 14, 2024:** Red Flag Warning issued by NWS

Incident Timeline

- **October 15, 2024 2:15 AM:** Evacuation order issued
- **October 15, 2024 2:30 AM:** Fire reaches property
- **October 15, 2024 6:45 AM:** Fire contained by SRFD
- **October 16, 2024:** Initial damage assessment
- **October 17, 2024:** Professional contractor estimates obtained
- **October 18, 2024:** Insurance claim filed (3 days - within policy time-frame)

Post-Incident Actions

- **October 16-20, 2024:** Emergency expenses for housing and supplies
- **October 17-19, 2024:** Multiple contractor estimates obtained
- **October 20, 2024:** Authorized to return to property
- **October 21, 2024:** Detailed photo documentation completed

Geographic and Environmental Validation

Fire Perimeter Confirmation

- **CAL FIRE Map:** Property at 1247 Vineyard Ridge confirmed within fire perimeter
- **GPS Coordinates:** 38.5024° N, 122.8194° W (verified within burn area)
- **Evacuation Zone:** Zone 7-West (matches property address)

Wind and Topography Analysis

- **Wind Direction:** Northeast winds pushed fire toward property
- **Topography:** Upslope location consistent with fire behavior

- **Vegetation:** Dry grassland and oak trees (high fire risk)
- **Fire Spread:** Consistent with documented fire progression

Fraud Prevention Compliance

No Red Flags Present

- All receipts dated AFTER incident date
- No duplicate claims filed
- Normal purchasing patterns (emergency supplies only)
- Property location matches incident area perfectly
- No excessive luxury purchases
- Single claim filed with one insurer
- Consistent damage descriptions across all documents
- Established contractor relationships (licensed, local)
- Market-rate estimates (within 3% variance)
- Original photo metadata intact and verifiable
- Policy held for 10 months before incident
- No previous fraud history
- Consistent witness statements from neighbors
- Normal payment methods (credit cards, checks)
- All receipts and invoices properly dated

Supporting Documentation Checklist

Required Documents (All Present)

- Fire Department Incident Report #SRFD-2024-10-15-0230
- Evacuation Order and Return Authorization
- Property Deed and Tax Records
- Insurance Policy Declaration Page
- Premium Payment Records (current)
- Weather Service Red Flag Warning
- CAL FIRE Perimeter Map
- Utility Disconnection/Restoration Records
- Professional Contractor Estimates (3 total)
- Complete Property Inventory
- Before and After Photos (metadata intact)
- Emergency Expense Receipts
- Temporary Housing Documentation

Quality Standards Met

- All photos clear, dated, multiple angles

- All receipts legible with merchant, date, items
- All documents original or certified copies
- Photo metadata intact and verifiable
- Multiple damage perspectives documented
- Before/after photos same perspectives

Claim Summary: This claim represents a textbook example of proper wildfire insurance claim documentation. All 47 constitutional rules are satisfied with comprehensive evidence, proper timing, complete documentation, and no fraud indicators. The claim demonstrates legitimate wildfire damage with full supporting evidence and professional assessment.

Expected Validation Score: 95-100% **Fraud Risk:** Minimal (0-5%) **Recommendation:** Approve for full coverage amount minus deductible