

CLAIM SUMMARY COVER SHEET

CLAIM ID: HO-2024-8892

POLICY HOLDER: Alex Johnson

PROPERTY: 124 Maple Street, Austin, TX

STATUS: CLOSED (Payment Issued)

INCIDENT SUMMARY:

Date of Incident: Saturday, November 16, 2024

Cause: Burst pipe in second-floor bathroom vanity (Sudden & Accidental).

Description: Insured returned home to find water running. Smart valve had activated but significant damage occurred to upstairs bath and downstairs living room (ceiling, floors, contents).

FINANCIAL BREAKDOWN:

- Emergency Mitigation (DryFast Inc): \$3,500.00 (Direct Pay)
- Dwelling Repairs (Contractor): \$12,400.00
- Personal Property (Contents): \$6,950.00
- Loss of Use (Hotel): \$1,200.00
- Deductible: -\$1,000.00

TOTAL NET PAYOUT TO INSURED: \$19,550.00

INCIDENT REPORT (FNOL TRANSCRIPT)

Date: Nov 16, 2024 | Time: 2:45 PM

Caller: Alex Johnson (Insured)

Agent: Sarah (Support Hotline)

[TRANSCRIPT START]

Agent: SafeGuard Insurance, this is Sarah. How can I help?

Alex: Hi, I need to file a claim. I just got home and my house is a swimming pool.

Agent: Are you safe? Is the water stopped?

Alex: Yes, my smart water valve shut it off automatically, but not before it ruined everything. I walked in 10 minutes ago. Water is dripping from the living room ceiling lights. My Persian rug is soaked.

Agent: Do you know the source?

Alex: Upstairs master bath. The metal supply line under the sink just snapped off.

Agent: Okay, opening Claim HO-2024-8892. You have authorization to call a mitigation crew immediately.

[TRANSCRIPT END]

EXHIBIT A: SMARTHOME SENSOR LOGS

System: Google Nest / WaterHero Integration

Date: November 16, 2024

DATA GRANULARITY: SECOND/MINUTE INTERVALS

Timestamp	Device Name	Event / Reading	Interpretation
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09:00:00 AM	Front Door Lock	Status: Locked	Alex leaves house
10:00:00 AM	Master Bath Hum	Reading: 45%	Normal
10:22:15 AM	Main Flow Meter	Flow: 8.5 Gal/Min	**LEAK STARTS**
10:22:20 AM	Master Bath Hum	Reading: 48%	Humidity rising
10:30:00 AM	Main Flow Meter	Flow: 8.4 Gal/Min	Leak continuous
10:45:00 AM	Living Room Cam	Audio: "Dripping"	Water hits downstairs
11:00:00 AM	Master Bath Hum	Reading: 85%	Saturation
11:15:00 AM	Main Flow Meter	Alert: Continuous Flow	System Alert
11:15:05 AM	Smart Valve	Action: Auto-Shutoff	**VALVE CLOSES**
11:15:10 AM	Main Flow Meter	Flow: 0.0 Gal/Min	**LEAK STOPPED**
02:30:15 PM	Living Room Cam	Motion Detected	Alex returns home

TEXT MESSAGE HISTORY

PARTIES: Alex Johnson & "Joe the Plumber"

DATE: Nov 16, 2024

[02:35 PM] Alex: Joe, emergency. Pipe burst.

[02:38 PM] Joe: I can be there in 20 mins.

[02:39 PM] Alex: Under sink. Water everywhere. Auto-valve caught it but floors are ruined.

[03:45 PM] Joe: Fixed. It was a faulty compression nut. Invoice sent. \$250.

[03:46 PM] Alex: Thanks.

PARTIES: Alex Johnson & "DryFast Inc" (Mitigation)

DATE: Nov 16, 2024

[03:00 PM] Alex: Insurance told me to call. Need extraction ASAP.

[05:00 PM] DryFast: Crew arrived.

[09:00 PM] DryFast: Fans setup. Do not unplug. We return Monday.

ADJUSTER DIARY (INTERNAL NOTES)

Adjuster: Mike Ross

Date: Nov 18, 2024

09:00 AM: Reviewed sensor logs (Page 3). Confirms sudden burst at 10:22 AM. Coverage verified.

11:00 AM: Site Inspection.

- Master Bath: Vanity warped. Tile grout wet.
- Living Room: Ceiling stain 4x4ft. Drywall sagging. Hardwood floors cupping.
- Contents:
 1. Persian Rug: Soaked, bleeding colors. Total loss.
 2. Samsung TV: Wet on back panel. Needs testing.
 3. West Elm Sofa: Wet leather, smells. Recommend cleaning first.

02:00 PM: Authorized hotel stay (ALE) due to fan noise.

CONTENTS INVENTORY (CLAIMED ITEMS)

Submitted by: Alex Johnson

Item	Description	Age	Price	Condition Claimed
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1	Samsung 65" QLED TV	2yr	\$1,200	Won't turn on
2	Persian Rug (8x10)	5yr	\$3,500	Soaked/Stained
3	MacBook Pro	3yr	\$2,000	Screen damaged
4	West Elm Leather Sofa	4yr	\$1,800	Water spots/Smell
5	Hardwood Flooring	10yr	Unknown	Warped boards

PROOF OF PURCHASE / RECEIPTS

[RECEIPT 1: BEST BUY - 11/24/2022]

Item: Samsung 65" QLED 4K TV

Total: \$1,298.99

Payment: Visa **** 4492

[RECEIPT 2: RUGS DIRECT - 05/15/2019]

Item: Authentic Heriz Wool Rug

Price: \$3,500.00

Status: Delivered

[RECEIPT 3: APPLE STORE - 01/10/2021]

Item: MacBook Pro 13-inch

Total: \$2,248.00

REPAIR ESTIMATE

Vendor: Austin Home Restorations LLC

Scope: Living Room & Bath Repair

LIVING ROOM:

- Demo hardwood (400sqft): \$1,200
- Install White Oak (400sqft): \$4,800
- Sand/Refinish: \$1,600
- Drywall Ceiling Repair/Paint: \$1,100

BATHROOM:

- Replace Vanity Cabinet: \$1,500
- Plumbing Labor: \$500

Materials: \$1,700

TOTAL ESTIMATE: \$12,400.00

EMAIL CORRESPONDENCE: SETTLEMENT

From: Mike Ross (Adjuster)

To: Alex Johnson

Date: Nov 22, 2024

Hi Alex,

Decision on your items:

1. Rug: Approved (\$3,500) - Total loss.
2. TV/Laptop: Approved.
3. Sofa: PARTIALLY DENIED replacement. We are approving \$250 for professional cleaning. If cleaning fails, we will revisit replacement.

Please confirm if you accept.

- Mike

From: Alex Johnson

To: Mike Ross

Date: Nov 22, 2024

Mike,

I accept the cleaning attempt for the sofa. If it still smells, I will let you know. I accept the rest.

- Alex

FINAL SETTLEMENT LETTER

Date: Nov 24, 2024

SUMMARY OF PAYMENTS ISSUED:

1. DWELLING (Repairs)

Estimate: \$12,400.00

Less Deductible: -\$1,000.00

Net: \$11,400.00

2. PERSONAL PROPERTY

Rug: \$3,500.00

TV: \$1,200.00

Laptop: \$2,000.00

Sofa Cleaning: \$250.00

Net: \$6,950.00

3. ALE (Hotel)

Marriott (3 Nights): \$1,200.00

TOTAL PAYMENT TRANSFERRED: \$19,550.00