

# SUPPLEMENTAL CLAIM DOCUMENTATION LETTER

## Comprehensive Hidden Damage Discovery Report

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April 8, 2024

SecureShield Insurance Company  
Claims Department - Supplemental Claims Division  
Attention: Mark Stevens, Claims Adjuster  
500 Insurance Plaza  
Atlanta, GA 30303

Via: Certified Mail #7019 2280 0000 3456 7890, Email to [mstevens@seureshield.com](mailto:mstevens@seureshield.com)

### **Re: URGENT - Supplemental Claim for Additional Damages Discovered During Repairs**

Policy Number: HO-2847193-GA  
Claim Number: 2024-RD-8472916  
Original Date of Loss: March 12, 2024  
Date of Initial Claim Filing: March 13, 2024  
Current Supplemental Request Amount: \$28,947  
Total Revised Claim Amount: \$116,440

Dear Mr. Stevens:

I am writing to formally document and request coverage for significant additional damages that have been discovered during the ongoing repair process at my property. These damages were completely hidden and could not have been identified during the initial inspection due to their concealed nature. They are directly and causally related to the original covered loss event and require immediate attention to prevent further deterioration of my property.

This supplemental claim is submitted in accordance with:

- Policy provisions section 4.3 - Duty to provide notice of additional damage

- Georgia Insurance Code Section 33-7-11 - Prompt claim handling requirements
  - The continuing duty to disclose damages as discovered
  - The obligation to mitigate further loss
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## SECTION 1: ORIGINAL CLAIM STATUS AND TIMELINE

### Initial Claim Processing Summary:

- **Date of Loss:** March 12, 2024 at 3:45 PM
- **Date Reported to Carrier:** March 13, 2024 at 8:30 AM via phone
- **Claim Number Assigned:** 2024-RD-8472916
- **Initial Inspection Date:** March 16, 2024, Inspector: Tom Bradley, 2.5 hours
- **Initial Estimate Amount:** \$87,493
- **Initial Payment Received:** \$52,000 (after \$8,500 deductible)
- **Date of Initial Payment:** March 25, 2024
- **Check Number:** 8472916-001
- **Deductible Applied:** \$8,500

### Repair Timeline:

- **Contractor Selected:** March 26, 2024, Premier Roofing Solutions, License #CR-8471
  - **Permits Obtained:** March 29, 2024, Permit #2024-0394, #2024-0395
  - **Work Commenced:** April 1, 2024
  - **Discovery of Hidden Damage:** April 5, 2024 at 10:30 AM
  - **Work Stoppage Date:** April 5, 2024 at 11:00 AM pending approval
  - **Days of Delay to Date:** 3 business days
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## SECTION 2: DETAILED DESCRIPTION OF NEWLY DISCOVERED DAMAGES

### A. HIDDEN STRUCTURAL DAMAGE

#### Load-Bearing Components:

**Location:** Main support beam spanning from kitchen to living room, coordinates 14-16 feet from north wall

**Nature of Damage:** Complete structural compromise due to prolonged moisture exposure from roof

leak. Wood rot extending 12 feet along beam length with compression failure at both support points. Beam has deflected 2.5 inches at center.

**Why Not Initially Visible:** Concealed by original drywall ceiling, R-30 insulation, and HVAC ductwork. Only revealed when contractor removed damaged ceiling drywall for initial repairs.

**Immediate Safety Concern:** Yes - Structural engineer has red-tagged area

**Engineering Assessment:** David Chen, PE License #PE-28471, Report dated April 6, 2024

**Repair Method Required:** Complete beam replacement with temporary shoring

#### **Cost to Repair:**

- Materials (engineered beam): \$3,850
- Labor (specialized crew): \$4,200
- Engineering/Permits: \$1,500
- **Subtotal:** \$9,550

#### **Foundation/Framing Issues:**

- **Affected Areas:** 480 square feet spanning kitchen and living room
- **Severity Assessment:** Critical - immediate repair required
- **Code Compliance Issues:** Current 2021 IRC requires upgraded hardware
- **Repair Specifications:** Sister 6 joists, replace beam, add joist hangers

## **B. WATER AND MOLD DAMAGE**

#### **Concealed Water Damage:**

##### **Behind Walls - Locations:**

- **Master Bedroom North Wall:** Moisture reading 42%, 64 sq ft affected, stud deterioration
- **Hallway Adjacent to Bathroom:** Moisture reading 38%, bottom plate rotted
- **Kitchen Backsplash Area:** Moisture reading 35%, cabinet boxes swollen

##### **Under Flooring Systems:**

- **Subfloor Damage:** 220 square feet in master bedroom and hallway
- **Joist Deterioration:** 8 joists showing rot, 96 linear feet affected
- **Vapor Barrier Failure:** Complete failure under affected areas

##### **Attic/Ceiling Assemblies:**

- **Insulation Saturation:** R-value reduced to R-8, 450 square feet

- **Decking Damage:** 12 sheets of roof decking with delamination
- **Ventilation Compromise:** Soffit vents blocked by wet insulation

### **Mold Remediation Requirements:**

**Type of Mold Identified:** Stachybotrys chartarum (black mold) - Lab report #ML-2024-8472

**Affected Surface Area:** 380 square feet across multiple areas

**Containment Protocol Required:** IICRC S520 standards - negative air pressure

**Air Quality Impact:** Spore count 8,500/m<sup>3</sup> (normal <500)

**Health Hazard Level:** Level 3 - Professional remediation required

### **Remediation Protocol:**

- Containment setup: \$1,850
- Removal and disposal: \$4,200
- Treatment application: \$2,100
- Clearance testing: \$650
- **Total Remediation:** \$8,800

## **C. CODE COMPLIANCE AND UPGRADE REQUIREMENTS**

### **Discovered During Permit Process:**

#### **Electrical Code Violations Found:**

- Knob and tube wiring in attic (not visible before)
- Aluminum wiring connections without proper pigtails
- Undersized service entrance cable
- Missing AFCI breakers for bedrooms
- **Required upgrades cost:** \$6,847

#### **Plumbing Code Issues:**

- Cast iron drain pipes severely corroded (hidden in walls)
- Galvanized supply lines (must be replaced when exposed)
- Missing backflow preventers
- **Compliance cost:** \$3,250

## **D. MECHANICAL SYSTEMS DAMAGE**

### **Electrical System:**

- **Damage Description:** Corrosion of main panel bus bars discovered when panel opened for AFCI installation, deterioration of 12 circuit breakers, compromise of grounding system
- **Safety Hazard Assessment:** Immediate fire hazard
- **Required Repairs:** Complete panel replacement with 200-amp upgrade
- **Licensed Electrician Quote:** \$4,200
- **Contractor:** Gainesville Electric, License #EC-3847

**HVAC System:**

- **Ductwork Damage:** 180 linear feet of flex duct saturated and collapsed
- **Equipment Damage:** Air handler blower motor shorted from water intrusion
- **Required Repairs:** Replace all damaged ductwork, replace blower motor
- **HVAC Contractor Quote:** \$3,100

**SECTION 3: TOTAL SUPPLEMENTAL CLAIM CALCULATION**

**SUMMARY OF SUPPLEMENTAL DAMAGES:**

Category	Amount
Structural Repairs	\$9,550
Mold Remediation	\$8,800
Electrical Code Compliance	\$6,847
Plumbing Code Compliance	\$3,250
HVAC System	\$3,100
Additional Drywall/Paint	\$2,850
Additional Living Expenses	\$3,600
Emergency Mitigation	\$1,200
<b>SUBTOTAL</b>	<b>\$39,197</b>
General Contractor O&P (20%)	\$7,839
<b>TOTAL SUPPLEMENTAL</b>	<b>\$47,036</b>
Less Previous Underpayment	(\$18,089)
<b>NET SUPPLEMENTAL NEEDED</b>	<b>\$28,947</b>

**SECTION 4: DISCOVERY CIRCUMSTANCES AND DOCUMENTATION**

## How Damage Was Discovered:

The additional damage was revealed on April 5, 2024 at approximately 10:30 AM when James Thompson, Project Manager for Premier Roofing Solutions, was performing scheduled ceiling drywall removal in the living room.

### Specifically:

1. **Initial Work Being Performed:** Removing water-damaged drywall in living room ceiling to begin replacement per approved scope
2. **Discovery Moment:** Upon removing a 4' x 8' section of drywall, the contractor discovered:
  - Main support beam with severe rot and 2.5" deflection
  - Extensive black mold growth on back of drywall and beam
  - Knob and tube wiring still active in attic space
  - Standing water on top of ceiling insulation
3. **Why Damage Was Not Visible Earlier:**
  - Concealed by: Intact drywall, insulation, HVAC ducts
  - No visible indicators: Ceiling staining was minimal
  - Required destructive discovery: Had to remove ceiling to expose
4. **Immediate Actions Taken:**
  - Work stopped at 11:00 AM
  - Area cordoned off for safety
  - You were notified via phone at 11:15 AM
  - Structural engineer called for emergency inspection
  - Temporary shoring installed at 3:00 PM

## Professional Verification:

### General Contractor Statement:

- Name: James Thompson
- Company: Premier Roofing Solutions
- License #: CR-8471
- Years of Experience: 18
- Discovery Report Attached: Yes (Attachment C)

### Specialist Reports:

- Structural Engineer: David Chen, PE #28471, Report dated April 6, 2024
  - Mold Assessor: Jennifer Walsh, CMI #GA-2847, Report dated April 7, 2024
  - Electrical Inspector: County Report #EL-2024-0847, dated April 7, 2024
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## SECTION 5: SUPPORTING DOCUMENTATION PROVIDED

The following documentation is attached/enclosed to support this supplemental claim:

### ATTACHMENT CHECKLIST:

- **Attachment A:** Detailed supplemental estimate from Premier Roofing (8 pages)
  - **Attachment B:** Photographic documentation (42 new photos)
    - Photos 1-15: Structural beam damage
    - Photos 16-25: Mold growth areas
    - Photos 26-35: Electrical hazards discovered
    - Photos 36-42: Plumbing issues
  - **Attachment C:** Contractor's formal discovery report (3 pages)
  - **Attachment D:** Structural engineering assessment (5 pages)
  - **Attachment E:** Mold test results from EnviroTest Labs (4 pages)
  - **Attachment F:** County electrical inspection report (2 pages)
  - **Attachment G:** Updated moisture mapping documentation
  - **Attachment H:** Video documentation (cloud link: [www.dropbox.com/mitchell-supplemental](https://www.dropbox.com/mitchell-supplemental))
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## SECTION 6: COVERAGE POSITION AND LEGAL BASIS

### Why These Damages Are Covered:

1. **Direct Physical Loss:** All discovered damages are the direct result of the original covered hail and wind damage that allowed water intrusion
2. **Ensuing Loss Provision:** The hidden damages are ensuing losses from the original covered cause of loss, discovered only when repairs commenced
3. **No Exclusions Apply:**
  - Not wear and tear (sudden damage from storm)

- Not maintenance related (direct result of covered loss)
- Not a separate occurrence (continuous from March 12 event)
- Within policy period (discovered during active claim)

#### 4. **Policy Provisions Supporting Coverage:**

- Section 2.4: "Coverage for ensuing loss from covered peril"
- Section 4.3: "Hidden damage discovered during repairs"
- Section 5.2: "Code upgrade coverage when damage exceeds 50%"

#### 5. **State Law Requirements:**

- Georgia Insurance Code § 33-7-11: Prompt payment of valid claims
- *Progressive v. Mitchell*, 329 Ga. App. 847: Hidden damage covered

## SECTION 7: MITIGATION EFFORTS AND URGENCY

### Current Mitigation Measures:

- Temporary shoring installed supporting compromised beam
- Plastic sheeting isolating mold areas
- Dehumidifiers running continuously (4 units)
- Power disconnected to affected electrical circuits
- Daily monitoring of structural movement

### Consequences of Delay:

- **Daily deterioration:** Mold spreading approximately 2 sq ft per day
- **Weather exposure:** Rain forecast for April 12-14
- **Contractor availability:** Crew available only until April 20
- **Cost escalation:** Estimated \$150 per day in additional damage
- **Safety hazards:** Structural engineer requires daily monitoring
- **Additional living expenses:** \$200 per day for hotel (master bedroom unusable)

### Time-Sensitive Factors:

- Contractor crew scheduled for another job April 21
- Material prices locked only until April 15
- Temporary shoring rental at \$75/day



- Building permit expires April 30
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## SECTION 8: REQUESTED ACTIONS AND TIMELINE

### Immediate Actions Requested:

#### 1. Within 24 Hours:

- Acknowledge receipt of this supplemental claim
- Authorize continuation of emergency mitigation
- Approve temporary living expenses

#### 2. Within 48-72 Hours:

- Schedule reinspection (Available: April 10 at 8 AM, April 11 at 2 PM, or April 12 at 9 AM)
- Review submitted documentation
- Provide preliminary coverage position

#### 3. Within 5 Business Days:

- Issue written approval of supplemental amount
- Process payment for approved items
- Authorize contractor to proceed with all repairs

#### 4. If Inspection Needed:

- Can accommodate emergency inspection any time
  - Contractor will be present if requested
  - Structural engineer available April 10 or 11
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## SECTION 9: FINANCIAL IMPACT SUMMARY

### COMPLETE CLAIM FINANCIAL PICTURE:

Item	Amount
Original Estimate Approved	\$87,493
Less Deductible	-\$8,500
Initial Payment Received	\$52,000
<b>Supplemental Amount Needed</b>	<b>\$28,947</b>

Item	Amount
Emergency Mitigation Since Discovery	\$1,200
ALE Since Discovery (3 days @ \$200)	\$600
<b>TOTAL ADDITIONAL FUNDS NEEDED</b>	<b>\$30,747</b>
<b>REVISED TOTAL CLAIM VALUE</b>	<b>\$116,440</b>

## SECTION 10: RESERVATION OF RIGHTS

Please note that I reserve all rights under the policy and applicable law, including but not limited to:

- ◀1. The right to submit additional supplemental claims if further damage is discovered▶
2. The right to invoke appraisal if we cannot agree on the amount of loss
3. The right to recover all covered damages under the policy
4. The right to statutory interest and penalties for delayed payment
5. The right to attorney fees if legal action becomes necessary
6. The right to file complaints with the Georgia Department of Insurance
7. The right to document all interactions and delays

## CLOSING STATEMENT

The damages outlined in this supplemental claim are legitimate, thoroughly documented, and directly related to the original covered loss. They were hidden from view and could not have been discovered without the commencement of repairs. Every day of delay increases the damage, the cost, and the time my family is displaced from our home.

I have been a loyal policyholder with SecureShield for 12 years and have acted in complete good faith throughout this claim. I have mitigated damages to the best of my ability and stopped work immediately upon discovery to prevent any unnecessary costs. I now need your immediate cooperation to authorize these essential repairs.

Please process this supplemental claim with the urgency it requires. I am available at any time to discuss this matter, provide additional information, or meet for a reinspection. You may reach me at (770) 555-2847 or [sarahmitchell.claims@email.com](mailto:sarahmitchell.claims@email.com) at any time.

I look forward to your prompt response and approval so that repairs can resume immediately.

## SIGNATURE BLOCK

Sincerely,

*[Signature]*

Sarah Mitchell

Homeowner/Insured

April 8, 2024

### CC:

Premier Roofing Solutions - James Thompson

First National Bank of Gainesville (Mortgagee)

File Copy

## DELIVERY CONFIRMATION

### Sent Via:

- Certified Mail, Return Receipt Requested: #7019 2280 0000 3456 7890
- Email to: [mstevens@secureshield.com](mailto:mstevens@secureshield.com) at 2:15 PM on April 8, 2024
- Hand Delivered to: N/A

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## IMPORTANT NOTES FOR USE:

1. **Time is Critical:** Supplemental claims should be submitted immediately upon discovery
2. **Documentation:** Never send without complete supporting documentation
3. **Follow Up:** If no response within 48 hours, follow up with phone call and email
4. **Keep Records:** Document all communications and maintain organized file
5. **Professional Help:** Consider public adjuster if supplemental exceeds \$10,000
6. **Stay Professional:** Remain factual and avoid emotional language
7. **Safety First:** Always prioritize safety over cost concerns

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*DISCLAIMER: This is a sample template for demonstration purposes. All names, addresses, and claim details are fictional. Insurance laws vary by state and policy terms differ. Always consult with appropriate professionals when handling insurance claims.*