

PROPERTY INSURANCE CLAIM SUBMISSION CHECKLIST

Hurricane Ian Damage - Completed Example

Policyholder: Robert and Maria Thompson

Claim #: HO-2024-91847

Date of Loss: September 28, 2024

Adjuster: Jennifer Walsh - License #FL-3847291

Created: September 29, 2024

Last Updated: October 15, 2024

INITIAL CLAIM DOCUMENTS (CRITICAL PRIORITY)

Document	Required By	Prepared	Submitted	Date Sent	Method	Confirmed	Notes
First Notice of Loss	24 hours	✓	✓	9/28/24	Phone/Online	✓	Claim #91847 at 6:45 PM
Initial Photo Documentation	48 hours	✓	✓	9/29/24	Portal	✓	67 photos uploaded
Emergency Contact Form	48 hours	✓	✓	9/29/24	Email	✓	All contacts verified
Proof of Loss Statement	60 days	✓	✓	10/25/24	Certified Mail	✓	USPS #7024-3190-0001
Authorization to Release	72 hours	✓	✓	9/30/24	Email/Fax	✓	Signed by both
Claim Form	7 days	✓	✓	10/3/24	Portal	✓	Form HO-2024-A

PROPERTY OWNERSHIP DOCUMENTATION (HIGH PRIORITY)

Document	Source	Required	Prepared	Submitted	Date Sent	Deadline	Confirmed
Property Deed	County Records	✓	✓	✓	10/2/24	7 days	✓

Document	Source	Required	Prepared	Submitted	Date Sent	Deadline	Confirmed
Title Insurance Policy	First American Title	✓	✓	✓	10/2/24	7 days	✓
Mortgage Statement (Current)	Wells Fargo	✓	✓	✓	10/2/24	7 days	✓
Property Tax Records (2 years)	Tax Assessor	✓	✓	✓	10/5/24	14 days	✓
HOA Documents	Sunset Bay HOA	✓	✓	✓	10/5/24	14 days	✓

DAMAGE DOCUMENTATION - COMPLETED

Photographic Evidence

Exterior Damage:

- **Date Taken:** September 29, 2024
- **Total Photos:** 32
- **Areas Covered:**
 - Roof damage from fallen tree (8 photos)
 - Missing roof shingles, north side (6 photos)
 - Siding damage, east wall (5 photos)
 - Broken windows (4 photos)
 - Pool screen enclosure destroyed (5 photos)
 - Fence damage (4 photos)

Interior Damage:

- **Date Taken:** September 29-30, 2024
- **Total Photos:** 35
- **Areas Covered:**
 - Master bedroom ceiling collapse (7 photos)
 - Water damage in living room (6 photos)
 - Kitchen cabinet water damage (5 photos)

- Guest bedroom flooding (5 photos)
- Damaged flooring throughout (8 photos)
- Damaged personal property (4 photos)

Video Documentation

- **Complete Walkthrough:** 12 minutes, narrated, September 30, 2024
- **Active Water Intrusion:** 3 minutes, showing rainfall entering home
- **Structural Damage Focus:** 5 minutes, detailed structural issues

THIRD-PARTY REPORTS

Report Type	When Required	Obtained	Submitted	Date Sent	Cost	Status
Weather Service Report	Storm damage	✓	✓	10/1/24	Free	Cat 3 Hurricane confirmed
Building Inspector Report	Code issues	✓	✓	10/8/24	\$450	Structural concerns noted
FEMA Declaration	Disaster area	✓	✓	10/2/24	Free	DR-4734-FL declared

CONTRACTOR ESTIMATES

Contractor	License Verified	Estimate Date	Amount	Status
Coastal Restoration LLC	✓ #CBC1259874	10/5/24	\$187,500	Primary
Premier Builders Inc	✓ #CGC1517893	10/7/24	\$195,200	Backup
Storm Recovery Pros	✓ #CBC1261425	10/8/24	\$182,000	Comparison
ABC Roofing (Specialist)	✓ #CCC1330387	10/6/24	\$42,000	Roof only

PERSONAL PROPERTY INVENTORY

High-Value Items Documented

Item	Purchase Date	Original Cost	Replacement Cost	Proof
Samsung 65" QLED TV	2023	\$1,899	\$2,100	Receipt + Photo

Item	Purchase Date	Original Cost	Replacement Cost	Proof
Leather Sectional Sofa	2022	\$3,500	\$3,900	Credit Card + Photo
Dining Room Set	2021	\$4,200	\$4,800	Receipt + Photo
Home Office Equipment	2023	\$2,800	\$3,100	Receipts + Photos
Master Bedroom Set	2020	\$3,600	\$4,200	Receipt + Photo

Total Personal Property Claim: \$42,750

ADDITIONAL LIVING EXPENSES

October 2024 ALE Documentation

Expense Type	Amount	Documentation	Submitted	Status
Hotel (10/1-10/15)	\$2,100	Marriott receipts	✓	Approved
Rental House (10/15-current)	\$2,800/mo	Lease agreement	✓	Pending
Restaurant/Food increase	\$875	Itemized receipts	✓	Approved
Pet Boarding	\$450	Invoice	✓	Approved
Storage Unit	\$180	Contract	✓	Approved
Additional Mileage	\$234	Mileage log	✓	Pending

Total ALE This Period: \$6,639

MITIGATION EXPENSES

Service	Provider	Date	Amount	Receipt	Approved
Emergency Tarp	SERVPRO	9/29/24	\$1,200	✓	✓
Board-up Service	SERVPRO	9/29/24	\$850	✓	✓
Water Extraction	DryForce	9/30/24	\$3,500	✓	✓
Tree Removal	Green Tree Service	10/1/24	\$2,200	✓	Pending
Generator Rental	United Rentals	9/29/24	\$450/week	✓	✓

Total Mitigation: \$8,200

CORRESPONDENCE LOG

Date	Type	Direction	Subject	Response
9/28/24	Phone	Outgoing	Initial claim report	Claim # assigned
10/2/24	Email	Incoming	Document request	Provided 10/3/24
10/10/24	Letter	Incoming	Initial settlement offer	Under review
10/12/24	Email	Outgoing	Supplement for hidden damage	Awaiting response
10/15/24	Phone	Incoming	Adjuster follow-up	Scheduled reinspection

CURRENT STATUS

Outstanding Issues

1. **Mold remediation costs** - Not included in initial estimate (\$12,000)
2. **Code upgrades required** - Hurricane straps and impact windows (\$18,000)
3. **Fence replacement** - Excluded from initial offer (\$8,500)
4. **Pool equipment damage** - Under review (\$4,200)

Next Steps

- ☐ Adjuster reinspection scheduled for 10/20/24
- ☐ Mold testing report due 10/18/24
- ☐ Submit supplement with mold and code upgrade documentation
- ☐ Public adjuster consultation scheduled 10/22/24

Settlement Position

- **Initial Offer:** \$125,000
- **Our Documented Loss:** \$187,500
- **Difference:** \$62,500

IMPORTANT NOTES

- Hurricane deductible (2%) = \$9,300 applies
- Flood damage separate claim with NFIP (Claim #24-1098476)
- Law and ordinance coverage confirmed at \$50,000
- Extended replacement cost coverage available (125% of Coverage A)

Prepared by: Maria Thompson

Date: October 15, 2024

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