

# FIRE DAMAGE CLAIM LETTER

**Document Category:** Structural & Property-Specific

**Document Number:** 03 of 33

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## **SENT VIA CERTIFIED MAIL, EMAIL, AND FAX**

Tracking #: 7024-2250-0000-4782-9163

Texas Premier Insurance Company  
Major Loss/Catastrophe Claims Unit  
8800 Insurance Plaza  
Dallas, TX 75201

**Attention:** Large Loss Team Leader

**Copy to:** Claims Vice President

## **Re: FIRE LOSS CLAIM - MAJOR LOSS REQUIRING IMMEDIATE RESPONSE**

- Policy Number: TX-HO-487291
- Claim Number: 2024-FIRE-92847
- Date of Loss: November 8, 2024
- Time of Loss: 2:37 AM
- Loss Location: 1847 Maple Ridge Drive, Austin, TX 78746
- Fire Department Report #: AFD-2024-11847
- Fire Marshal Case #: FM-2024-3892
- Loss Type: ☐ Total Loss ☒ Major Loss ☐ Partial Loss

Dear Major Loss Claims Team:

I am submitting this comprehensive fire damage claim for the devastating fire that occurred at my insured property on November 8, 2024, at approximately 2:37 AM. The fire resulted in major loss of the

structure and contents. The Fire Department responded with 6 units, and their official report (#AFD-2024-11847) is attached.

## IMMEDIATE SAFETY AND SECURITY STATUS

### Current Property Condition:

- Structure stability: ☐ Safe ☒ Compromised ☐ Condemned
- Property secured by: ServPro Austin, 11/8/24, \$4,250
- Temporary fencing: ☒ Installed ☐ Needed
- 24-hour security: ☐ In place ☒ Needed
- Utilities status: ☒ All disconnected ☐ Partial service
- Weather protection: ☒ Tarpred ☐ Exposed areas

## I. FIRE INCIDENT DETAILS

### Fire Origin and Cause

#### Fire Department Determination:

- Point of origin: Kitchen, near stove area
- Preliminary cause: Electrical malfunction in wiring behind stove
- Classification: ☒ Accidental ☐ Undetermined ☐ Under Investigation
- Fire Marshal investigation: ☒ Complete ☐ Ongoing ☐ Not required

#### Discovery and Response Timeline:

- Fire discovered: 2:37 AM by smoke detectors
- 911 called: 2:38 AM
- FD arrival: 2:44 AM
- Fire under control: 4:15 AM
- Fire extinguished: 5:30 AM
- Scene released: November 9, 2024, 10:00 AM

#### Fire Spread Pattern:

- Initial area: Kitchen
- Spread path: Through ceiling to second floor, master bedroom
- Breached areas: Kitchen ceiling, second floor flooring, attic space

- Flashover occurred: ☒ Yes ☐ No (in kitchen)
- Backdraft conditions: ☐ Yes ☒ No

## Emergency Response Details

### Fire Department Response:

- Station(s) responding: Station 14, Station 22, Station 8
- Units deployed: Engine 14, Engine 22, Ladder 8, Battalion Chief 2, EMS 14, EMS 22
- Personnel on scene: Approximately 28 firefighters
- Water used: Estimated 45,000 gallons
- Ventilation performed: ☒ Vertical ☒ Horizontal

### Additional Emergency Services:

- EMS units: 2 (minor smoke inhalation treatment on scene)
- Police units: 3 (traffic control and scene security)
- Utility companies: Austin Energy (electric), Texas Gas Service
- Red Cross assistance: ☒ Provided ☐ Declined

## II. STRUCTURAL DAMAGE ASSESSMENT

### Complete Loss Areas

#### Destroyed Sections (100% Loss):

Area/Room	Square Footage	Contents Lost	Structural Elements
Kitchen	450 sq ft	Total loss	Roof, walls, floor
Master Bedroom	380 sq ft	Total loss	Roof, walls, floor
Master Bath	120 sq ft	Total loss	Ceiling, walls
Hallway (2nd floor)	180 sq ft	Total loss	Ceiling, walls

**Total Destroyed Square Footage:** 1,130 sq ft

### Fire Damage by Building Component

#### Roof System:

- Burned through: 850 sq ft
- Charred/damaged: 1,200 sq ft

- Smoke damaged: 2,100 sq ft (entire roof)
- Structural compromise: Significant sagging, multiple trusses damaged
- Replacement required: 100%

#### **Interior Structure:**

- Load-bearing walls affected: Kitchen/dining wall, master bedroom walls
- Floor joists damaged: Entire second floor above kitchen
- Ceiling joists/trusses: 12 trusses require replacement
- Stairways: Main stairway heavy smoke damage, structurally sound
- Structural engineer required: ☒ Yes (report attached)

### **Smoke and Soot Damage Assessment**

#### **Zone 1 - Heavy Smoke Damage:**

- Areas: Kitchen, dining room, living room, master suite
- Surface contamination: Heavy soot, oil-based
- Odor level: Severe
- Cleaning feasibility: Complete replacement required

#### **Zone 2 - Moderate Smoke Damage:**

- Areas: All second-floor bedrooms, bathrooms, hallways
- Surface contamination: Visible soot on all surfaces
- Odor level: Strong
- Cleaning protocol: Professional restoration possible

#### **Zone 3 - Light Smoke Damage:**

- Areas: Basement, garage, first-floor guest room
- Surface contamination: Light film
- Odor level: Noticeable
- Cleaning protocol: Professional cleaning required

### **Water Damage from Firefighting**

#### **Water Intrusion Mapping:**

- Volume estimated: 45,000 gallons

- Standing water depth: 4 inches in kitchen/dining, 2 inches throughout first floor
- Basement flooding: 18 inches

#### **Water Damage by Area:**

- Ceilings collapsed: Kitchen, dining room, master bedroom
- Drywall saturated: 3,800 sq ft
- Hardwood flooring damaged: 2,200 sq ft (cupping, buckling observed)
- Insulation saturated: Entire attic, all exterior walls

#### **Mitigation Performed:**

- Water extraction: 11/9/24, ServPro Austin
- Drying equipment: 42 air movers, 8 dehumidifiers
- Anti-microbial applied: ☒ Yes to all affected areas

### **III. SYSTEMS AND UTILITIES DAMAGE**

#### **Electrical System**

##### **Main Panel:**

- Condition: ☐ Destroyed ☒ Heat damaged ☐ Smoke only
- Service entrance: Damaged, requires replacement
- Utility disconnect required: 11/8/24 by Austin Energy

##### **Branch Circuits:**

- Circuits destroyed: 18 of 42
- Rewiring required: 75% of home
- Code upgrades required: Arc-fault breakers, whole-house surge protection
- Estimated cost: \$38,500

#### **HVAC System**

##### **Equipment Status:**

- Furnace/Air handler: ☒ Destroyed (in attic)
- AC condenser: Smoke damaged, possibly salvageable
- Ductwork: 100% requiring replacement due to smoke contamination

- Required Actions: Complete system replacement
- Code upgrades: High-efficiency required per current code
- Estimated cost: \$18,750

IV. PERSONAL PROPERTY LOSSES

Total Loss Contents Inventory

Master Bedroom:

Item Category	Description	Quantity	Age	Replacement Cost
Furniture	King bedroom set, Restoration Hardware	1 set	3 years	\$8,500
Electronics	65" Samsung OLED TV	1	1 year	\$2,200
Clothing	Complete wardrobes (his/hers)	All	Varied	\$25,000
Jewelry	Detailed list attached	Multiple	Varied	\$35,000

Room Total: \$70,700

Kitchen:

Item Category	Description	Quantity	Age	Replacement Cost
Appliances	Sub-Zero refrigerator	1	4 years	\$12,000
Appliances	Wolf 48" range	1	4 years	\$15,000
Appliances	Miele dishwasher	1	4 years	\$2,400
Cookware	All-Clad complete set	Multiple	2 years	\$3,500
Electronics	Kitchen electronics	Various	Varied	\$1,800

Room Total: \$34,700

High-Value Items Documentation:

- Jewelry appraisals: Attached (2023 appraisals)
- Artwork documentation: 8 pieces, appraisals attached
- Electronics serials: Complete list attached
- Wine collection: 127 bottles destroyed, inventory attached

Total Personal Property Loss: \$187,450

## **V. ADDITIONAL LIVING EXPENSES (ALE)**

### **Immediate Housing Needs**

#### **Current Temporary Housing:**

- Location: Residence Inn Austin, 4280 Commerce Dr
- Occupants: 4 people (2 adults, 2 children)
- Pets: 1 dog, 1 cat (pet-friendly required)
- Daily rate: \$289
- Monthly rate: \$6,500

#### **Long-term Housing Requirements:**

- Comparable rental needed: 4 bedrooms, 3 baths
- School district requirement: Westlake schools required
- Estimated duration: 10-12 months
- Market rate: \$4,800/month

#### **Monthly ALE Calculation:**

- Temporary housing: \$6,500
- Increased food costs: \$1,200
- Additional transportation: \$600
- Laundry/dry cleaning: \$350
- Storage unit: \$425
- Pet boarding (when traveling): \$300
- **Total Monthly ALE:** \$9,375

## **VI. PROFESSIONAL ASSESSMENTS**

### **Restoration Contractor Estimates**

#### **Contractor #1: Austin Fire Restoration, License #RB-48291**

- Emergency services: \$8,750
- Demolition: \$28,500
- Structural repairs: \$185,000
- Reconstruction: \$247,500

- **Total Estimate:** \$469,750

## **Contractor #2: Premier Restoration Services, License #RB-52847**

- Complete scope: \$445,000
- Code upgrades: \$38,000
- **Total Estimate:** \$483,000

## **Specialist Reports**

### **Structural Engineer:**

- Engineer: David Martinez, PE #48291
- Inspection date: November 12, 2024
- Findings: Significant structural damage, load-bearing walls compromised
- Repairs required: Complete reconstruction of kitchen wing, second floor reinforcement
- Report attached: Yes

### **Industrial Hygienist:**

- Testing for: Asbestos (negative), Lead (positive in some areas), Air quality
- Results: Significant smoke particulates throughout structure
- Remediation required: Yes - complete cleaning protocol required

## **VII. CODE COMPLIANCE REQUIREMENTS**

### **Building Code Upgrades Required**

#### **Triggered Code Requirements (damage exceeds 50%):**

- Electrical to current NEC: \$12,500
- Plumbing to current code: \$8,750
- Energy efficiency requirements: \$15,200
- Fire safety upgrades (hardwired interconnected smoke detectors): \$2,800
- **Total Code Upgrades:** \$39,250

### **Permits Required:**

- Demolition permit: \$450
- Building permit: \$3,200



- Electrical permit: \$385
- Plumbing permit: \$325
- Mechanical permit: \$295
- **Total Permit Costs:** \$4,655

## **VIII. COVERAGE ANALYSIS**

### **Policy Coverages and Limits**

#### **Coverage A - Dwelling:**

- Policy limit: \$650,000
- Replacement cost: Yes
- Extended replacement: 25% = \$162,500
- Building code coverage: 10% = \$65,000

#### **Coverage B - Other Structures:**

- Policy limit: 10% of A = \$65,000
- Detached garage affected: Smoke damage only

#### **Coverage C - Personal Property:**

- Policy limit: 75% of A = \$487,500
- Replacement cost: Yes (with proof of replacement)

#### **Coverage D - Loss of Use:**

- Policy limit: 30% of A = \$195,000
- Time limit: None stated

**Deductible:** \$2,500

## **IX. IMMEDIATE NEEDS AND REQUESTS**

### **Urgent Actions Required (Within 24-48 Hours)**

#### **1. Large Loss Team Assignment:**

- Experienced adjuster for major losses
- Dedicated claim representative
- Direct contact information

## **2. Emergency Advance Payment:**

- Immediate ALE advance: \$20,000
- Emergency personal property: \$15,000
- Demolition authorization

## **3. Professional Coordination:**

- Approve demolition contractor
- Authorize debris removal
- Approve contents pack-out

# **X. DOCUMENTATION PROVIDED**

## **Comprehensive Evidence Package**

### **Tab 1 - Official Reports:**

- Fire Department report (12 pages)
- Fire Marshal investigation report
- Police report
- Structural engineer assessment

### **Tab 2 - Photographic Evidence:**

- Exterior photos (89 images)
- Interior photos by room (234 images)
- Contents photos (156 images)
- Drone footage of roof damage

### **Tab 3 - Professional Documentation:**

- 2 Complete contractor estimates
- Engineer report with structural drawings
- Industrial hygienist report
- Code official requirements letter

### **Tab 4 - Property Documentation:**

- Recent appraisal (2023)

- Home inventory (pre-loss with photos)
- Improvement receipts (\$125,000 in upgrades since purchase)

**Tab 5 - Financial Impact:**

- ALE receipts to date: \$8,475
- Emergency expense receipts: \$12,850
- Mitigation invoices: \$28,750

## **XI. CONCLUSION**

This fire has resulted in devastating losses to our family home and possessions. The extent of damage requires immediate, comprehensive response from Texas Premier Insurance's large loss team. We have taken all necessary emergency measures to secure the property and mitigate damages.

We have been loyal policyholders for 15 years and have maintained continuous coverage with all premiums current. We trust Texas Premier will handle this claim with the professionalism and urgency it requires.

**Time is critical for several reasons:**

1. Property security and weather protection needed
2. Family stability - children need to return to school routine
3. Prevention of further damage from exposure
4. Contractor availability in current market
5. Material costs escalating

Please acknowledge receipt of this claim immediately and provide direct contact information for the assigned large loss team. We are available for inspection at any time and will cooperate fully with your investigation.

Thank you for your immediate attention to this major loss claim.

Respectfully submitted,

Robert and Jennifer Chen

November 20, 2024

**cc:**

- Chase Home Finance (Mortgagee)
- Anderson Insurance Agency

- File

## **POST-SUBMISSION CHECKLIST**

### **Immediate Actions:**

- ✓ Confirm receipt within 24 hours
- ✓ Secure property completely
- ✓ Document ongoing expenses
- ✓ Maintain claim diary
- ✓ Photograph any changes

### **Within First Week:**

- ✓ Meet with adjuster
- ✓ Complete detailed inventory
- ✓ Obtain multiple estimates
- ✓ Establish ALE arrangements
- ✓ Begin contents restoration evaluation