

PROPERTY DAMAGE VERIFICATION & DOCUMENTATION

January 8, 2025

Allstate Insurance Company

Property Claims Department

P.O. Box 660636

Dallas, TX 75266-0636

Re: Property Damage Verification Statement

Claim #: 0456789123

Policy #: HO-GA-8876543

Date of Loss: December 28, 2024

Property Address: 789 Pine Ridge Road, Gainesville, GA 30501

Dear Claims Examiner:

This letter serves as my formal verification of property damage sustained and provides comprehensive documentation supporting my claim for **\$142,750**.

I. VERIFICATION STATEMENT

I, **Thomas Mitchell**, hereby verify and attest that:

1. I am the owner/policyholder of the property located at 789 Pine Ridge Road, Gainesville, GA 30501
 2. The property sustained damage on December 28, 2024 due to severe thunderstorm with hail and wind
 3. All information provided is true and accurate to the best of my knowledge
 4. Documentation and evidence submitted is authentic and unaltered
 5. No exaggeration or fraud is intended or implied
 6. I have made reasonable efforts to document all damage
 7. I will supplement this verification if additional damage is discovered
 8. All estimates and assessments were obtained from licensed professionals
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II. PROPERTY IDENTIFICATION

Primary Property Information

- **Legal Description:** Lot 42, Block 3, Pine Ridge Subdivision
- **Parcel #:** 15-042-03-001
- **Property Type:** Single family residence
- **Year Built:** 2008
- **Square Footage:** 2,850 sq ft living area
- **Lot Size:** 0.75 acres
- **Purchase Date:** June 15, 2015
- **Purchase Price:** \$325,000
- **Current Market Value:** \$425,000
- **Most Recent Tax Assessment:** \$385,000 as of July 1, 2024

Additional Property Details

- **Construction Type:** Brick and hardiplank siding
 - **Number of Stories:** 2
 - **Basement:** Yes - Finished (1,200 sq ft)
 - **Garage:** Attached - 2 cars
 - **Recent Improvements:**
 - Kitchen remodel (2022): \$35,000
 - Master bathroom update (2023): \$12,000
 - **Prior Claims History:** Water damage claim 2019 - \$8,500 (Resolved)
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III. DAMAGE VERIFICATION BY AREA

EXTERIOR DAMAGE

Roofing System

Component	Pre-Loss Condition	Age	Damage Description	Dimensions	Estimated Cost
Shingles	Good	8 years	Hail impact, missing shingles	2,800 sq ft	\$12,600
Underlayment	Good	8 years	Water penetration	450 sq ft	\$675
Decking	Good	16 years	Water damage, rot	450 sq ft	\$1,575
Flashing	Good	8 years	Bent, displaced	85 linear ft	\$850
Gutters	Very Good	5 years	Dented, detached sections	145 linear ft	\$2,175
Vents	Good	8 years	3 damaged by hail	3 units	\$450

Exterior Walls

Wall Location	Material	Pre-Loss	Damage Type	Area Affected	Repair Cost
North	Brick	Excellent	Impact cracks	125 sq ft	\$3,750
South	Hardiplank	Good	Holes, cracks	285 sq ft	\$4,275
East	Hardiplank	Good	Missing sections	195 sq ft	\$2,925
West	Brick/Siding	Good	Minor damage	85 sq ft	\$1,275

Windows and Doors

Location	Type	Size	Pre-Loss	Damage	Replacement Cost
Living Room	Double-hung	4'x6'	Excellent	Shattered	\$1,250
Master Bedroom	Bay window	6'x4'	Good	Cracked, frame damage	\$2,850
Kitchen	Sliding	3'x5'	Good	Impact damage	\$975
Front Entry	Fiberglass door	3'x6'8"	Very Good	Dented, seal broken	\$1,450

INTERIOR DAMAGE

Room-by-Room Assessment

Room	Square Feet	Ceiling Damage	Wall Damage	Floor Damage	Contents Damage	Total Estimate
Living Room	425	40% water stains	25% water damage	Hardwood buckling	Furniture, electronics	\$12,500
Kitchen	285	30% water damage	15% damage	Tile cracking	Appliances affected	\$8,750
Master Bedroom	325	60% sagging	35% water damage	Carpet ruined	Furniture, clothing	\$9,250
Bedroom 2	225	20% stains	10% minor	Carpet wet	Minimal	\$3,500
Bathroom 1	85	50% damage	30% mold risk	Tile loose	Vanity damage	\$4,250
Basement	1,200	15% water spots	20% moisture	Carpet soaked	Entertainment center	\$15,750

SYSTEMS DAMAGE

System	Component	Age	Damage Description	Repair/Replace	Cost
HVAC	Furnace	12 years	Water damage to unit	Replace	\$3,850
HVAC	AC Condenser	12 years	Hail damage to fins	Repair	\$1,250
HVAC	Ductwork	16 years	Water intrusion	Clean & seal	\$1,450
Electrical	Panel	16 years	Water exposure	Inspect & repair	\$950
Electrical	Outlets/switches	Various	12 affected by water	Replace	\$480
Plumbing	Water heater	8 years	Controls damaged	Repair	\$425

IV. PERSONAL PROPERTY DAMAGE

Major Items

Item	Location	Purchase Date	Original Cost	Replacement Cost
65" Samsung TV	Living Room	2022	\$1,800	\$1,600
Leather Sectional	Living Room	2021	\$3,500	\$3,500
Kitchen Aid Refrigerator	Kitchen	2020	\$2,400	\$2,600
Dining Set	Dining Room	2019	\$2,200	\$2,400
King Bedroom Suite	Master	2018	\$3,800	\$4,200

Item	Location	Purchase Date	Original Cost	Replacement Cost
Home Office Setup	Bedroom 3	2022	\$2,500	\$2,500

Total Personal Property: \$28,450

V. EMERGENCY MITIGATION COSTS

Service	Provider	Date	Cost
Emergency Tarping	ServiceMaster	12/28/24	\$1,250
Water Extraction	ServiceMaster	12/28-30/24	\$2,850
Board Up Services	Local contractor	12/28/24	\$475
Emergency Electrical	Smith Electric	12/29/24	\$650
Mold Prevention	ServPro	12/30/24	\$1,450

Total Mitigation: \$6,675

VI. ADDITIONAL LIVING EXPENSES

Expense	Period	Daily/Monthly Rate	Total
Hotel	12/28/24 - 1/8/25	\$125/night	\$1,500
Meals above normal	12 days	\$75/day extra	\$900
Laundry	12 days	\$15/day	\$180
Pet boarding	12 days	\$45/day	\$540
Storage unit	1 month	\$150/month	\$150

Total ALE: \$3,270

VII. DAMAGE SUMMARY

Category	Amount
Dwelling - Structure	\$78,525
Dwelling - Systems	\$9,780
Personal Property	\$28,450
Emergency Mitigation	\$6,675

Category	Amount
Additional Living Expenses	\$3,270
Debris Removal	\$2,850
Code Upgrades	\$4,500
Professional Services	\$3,200
Landscaping	\$5,500
TOTAL CLAIM:	\$142,750

VIII. SUPPORTING DOCUMENTATION

Attached Evidence

1. **Photographs** - 147 digital images showing all damage
2. **Video Documentation** - 3 walkthrough videos dated 12/29/24
3. **Professional Estimates:**
 - Anderson Roofing - Complete roof replacement
 - Smith Construction - Structural repairs
 - ServiceMaster - Mitigation invoice
4. **Receipts** - All emergency expenses and ALE
5. **Weather Report** - NWS confirmation of severe storm
6. **Property Records** - Deed, tax assessment, prior permits
7. **Inventory Lists** - Detailed personal property with values
8. **Professional Reports:**
 - Structural engineer assessment
 - Mold inspection report
 - Electrical system evaluation

IX. PROFESSIONAL ASSESSMENTS

Contractor Estimates Obtained

Contractor	License #	Specialty	Estimate Amount
Anderson Roofing	GA-RF-4521	Roofing	\$24,850

Contractor	License #	Specialty	Estimate Amount
Smith Construction	GA-GC-7892	General	\$72,450
Pro Electric	GA-EL-1234	Electrical	\$8,950
ABC Plumbing	GA-PL-5678	Plumbing	\$3,750

X. CERTIFICATION

I certify that:

- All damage occurred on the date of loss stated
- No damage existed prior to this event
- All information is accurate and complete
- I have not received compensation from any other source
- I will cooperate fully with the claim investigation
- I understand false statements may void coverage

This verification is submitted in support of my claim for covered damages. I am available to provide additional information, meet with adjusters, or provide access to the property as needed.

Signed:

Thomas Mitchell

Date: January 8, 2025

Contact Information:

Phone: (770) 555-8901

Cell: (404) 555-2345

Email: thomas.mitchell@email.com

Property Access:

Available weekdays after 5 PM and weekends

Contractor on-site coordination available

Enclosures:

- 147 photographs
- 3 video files (USB drive)

- 4 contractor estimates
 - 28 receipts
 - Weather documentation
 - Property records
 - Personal property inventory (Excel file)
 - Professional reports (3)
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This document is provided as an example for reference purposes.