

# ENHANCED VANDALISM/THEFT CLAIM LETTER

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

**Document Number: 05-Enhanced of 33**

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[Your Name]

[Your Address]

[City, State ZIP]

[Phone Number]

[Email Address]

[Date]

**SENT VIA CERTIFIED MAIL AND SECURE EMAIL**

**Tracking #: [Number]**

[Insurance Carrier Name]

**Theft/Vandalism Claims Unit**

[Carrier Address]

[City, State ZIP]

**Attention: Special Investigations Unit**

**Copy to: Property Claims Manager**

**Re: VANDALISM AND THEFT CLAIM - CRIMINAL INCIDENT**

**Policy Number:** [Policy #]

**Claim Number:** [Claim #]

**Date of Loss:** [Date/Date Range if unknown]

**Date Discovered:** [Date and Time]

**Police Report #:** [Report Number]

**Case #:** [Detective Case Number]

**Loss Location:** [Loss Location]

**Investigation Status:** ☐ Active ☐ Suspended ☐ Arrest Made

Dear Claims Representative:

I am filing this comprehensive claim for vandalism and theft that occurred at my property on or about [Date of Loss]. The incident was discovered on [Discovery Date] at [Time] and immediately reported to

law enforcement. Police Report #[Report Number] has been filed with [Police Department], and Detective [Name, Badge #] has been assigned to investigate.

## IMMEDIATE SECURITY STATUS

### Current Property Security:

- Property secured: ☐ Yes ☐ Partially ☐ Ongoing risk
- Locks changed: ☐ Complete ☐ In progress ☐ Scheduled
- Boarding complete: ☐ Yes ☐ No ☐ Not needed
- Security system: ☐ Repaired ☐ Upgraded ☐ Being installed
- Temporary security: ☐ In place ☐ Not needed

## I. INCIDENT DETAILS

### Discovery and Initial Response

#### Discovery Circumstances:

- Discovered by: [Who - owner/neighbor/alarm company]
- Date/Time discovered: [Exact date and time]
- How discovered: [Returned home/alarm notification/neighbor called]
- Property last secure: [Date/time when known secure]
- Incident window: [Timeframe when occurred]

#### Immediate Actions Taken:

- 911 called: [Time]
- Police arrived: [Time]
- Property secured: [How and when]
- Evidence preserved: [What was done]
- Photos taken before cleanup: ☐ Yes - [Number]
- Video taken: ☐ Yes - [Length]
- Neighbors contacted: ☐ Yes - [Who]

### Method of Entry

#### Point(s) of Entry:

Location	Method	Damage	Evidence Collected	Repair Cost
Front door	Kicked in	Frame splintered	Fingerprints lifted	\$(Amount)
Window - [room]	Broken	Glass shattered	Tool marks found	\$(Amount)
Sliding door	Pried open	Lock destroyed	Pry bar recovered	\$(Amount)
Garage	Remote compromised	No damage	None	\$(Amount)

Security Devices Compromised:

- Alarm system: ☐ Disabled ☐ Bypassed ☐ Not activated
- Cameras: ☐ Disabled ☐ Stolen ☐ Footage recovered
- Motion sensors: ☐ Avoided ☐ Disabled
- Door/window sensors: ☐ Defeated ☐ Not installed

II. VANDALISM DAMAGE DOCUMENTATION

Exterior Vandalism

Graffiti/Paint Damage:

- Locations affected: [List surfaces]
- Total square footage: [Amount]
- Type of paint/marker: [Spray paint/permanent marker]
- Messages/symbols: [General description for report]
- Photos taken: [Number]
- Professional removal required: ☐ Yes ☐ No
- Hate symbols present: ☐ Yes ☐ No (may affect coverage)

Property Destruction:

- Windows broken: [Number and locations]
- Doors damaged: [Description]
- Siding/walls damaged: [Square feet]
- Mailbox destroyed: ☐ Yes ☐ No
- Landscaping destroyed: [Description]
- Vehicles vandalized: ☐ Yes - separate claim ☐ No
- Outdoor furniture/decorations: [List damaged items]

## **Interior Vandalism**

### **Malicious Damage by Room:**

#### **Living Room:**

- Walls: [Holes punched, graffiti, other]
- Flooring: [Cuts, stains, burns]
- Furniture: [Slashed, broken, stained]
- Electronics: [Damaged vs stolen]
- Fixtures: [Light fixtures, ceiling fans]

#### **Kitchen:**

- Appliances: [Damaged items]
- Cabinets: [Doors torn off, interiors damaged]
- Countertops: [Scratches, breaks, stains]
- Plumbing: [Fixtures damaged]

#### **Bedrooms:**

- [Repeat format for each affected room]

#### **Bathrooms:**

- Fixtures: [Toilets, sinks, tubs damaged]
- Mirrors: [Broken, graffitied]
- Plumbing: [Stopped up, damaged]

## **Contamination and Biohazard**

### **Bodily Fluids/Waste:**

- Locations affected: [Rooms]
- Type of contamination: [General description]
- Professional cleaning required: ☐ Yes
- Biohazard company estimate: \$[Amount]

### **Chemical/Substance Damage:**

- Bleach on carpets/fabrics: [Locations]

- Paint poured: [Where]
- Fire extinguisher discharged: ☐ Yes ☐ No
- Other substances: [Description]

### III. THEFT LOSSES - DETAILED INVENTORY

#### Electronics and Technology

Item	Brand/Model	Serial #	Purchase Date	Purchase Price	Replacement Cost	Receipt/Proof
Television - 65"	Samsung QN65Q80	[Serial]	[Date]	[\$Amount]	[\$Amount]	<input type="checkbox"/> Yes <input type="checkbox"/> No
Laptop	MacBook Pro 16"	[Serial]	[Date]	[\$Amount]	[\$Amount]	<input type="checkbox"/> Yes <input type="checkbox"/> No
Gaming console	PlayStation 5	[Serial]	[Date]	[\$Amount]	[\$Amount]	<input type="checkbox"/> Yes <input type="checkbox"/> No
Camera equipment	Canon 5D + lenses	[Serials]	[Date]	[\$Amount]	[\$Amount]	<input type="checkbox"/> Yes <input type="checkbox"/> No
[Continue complete list]						
<b>Electronics Subtotal:</b> <b>[\$Amount]</b>						

#### Jewelry and Valuables

Item Description	Appraisal Value	Appraisal Date	Photos Available	Scheduled?
Wedding ring set	[\$Amount]	[Date]	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Rolex watch	[\$Amount]	[Date]	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Diamond necklace	[\$Amount]	[Date]	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
[Continue list]				
<b>Jewelry Subtotal: \$[Amount]</b>				

#### Firearms (If Applicable)

Type	Make/Model	Serial #	Value	Reported to ATF
[Type]	[Make/Model]	[Serial]	[\$Amount]	<input type="checkbox"/> Yes <input type="checkbox"/> No
[Type]	[Make/Model]	[Serial]	[\$Amount]	<input type="checkbox"/> Yes <input type="checkbox"/> No

Type	Make/Model	Serial #	Value	Reported to ATF
Firearms Subtotal: \$[Amount]				

Tools and Equipment

Category	Items	Total Value	Professional Use
Power tools	[List]	\$(Amount)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Hand tools	[List]	\$(Amount)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Lawn equipment	[List]	\$(Amount)	<input type="checkbox"/> Yes <input type="checkbox"/> No
[Other categories]			
Tools Subtotal: \$[Amount]			

Other Personal Property

Clothing and Accessories:

- Designer items: [List with values]
- General clothing: [Estimated value]
- Shoes/accessories: [Value]
- Subtotal: \$(Amount)

Collectibles/Art:

- Artwork: [Description and values]
- Collections: [Type and value]
- Memorabilia: [Description]
- Subtotal: \$(Amount)

Cash and Negotiables:

- Cash stolen: \$(Amount) (subject to policy limit)
- Gift cards: \$(Amount)
- Securities/bonds: [Description]

TOTAL THEFT LOSS: \$[Amount]

## IV. IDENTITY THEFT CONCERNS

### Stolen Personal Information

#### Documents Taken:

- ☐ Passports - [Number of documents]
- ☐ Social Security cards
- ☐ Birth certificates
- ☐ Financial statements
- ☐ Tax returns
- ☐ Credit cards - [Number]
- ☐ Checkbooks
- ☐ Medical records

#### Actions Taken:

- Credit freeze placed: ☐ Yes - [Date]
- Fraud alerts activated: ☐ Yes
- Accounts monitored: ☐ Yes
- Police notified of identity risk: ☐ Yes
- IRS identity theft affidavit: ☐ Filed ☐ Pending

## V. LAW ENFORCEMENT INVESTIGATION

### Police Response and Investigation

#### Initial Response:

- Responding officers: [Names/Badge numbers]
- Time on scene: [Duration]
- Evidence collected: [Fingerprints, DNA, tool marks]
- Photos taken by police: ☐ Yes ☐ No
- Crime scene processed: ☐ Yes ☐ No

#### Detective Investigation:

- Detective assigned: [Name, Badge #, Phone]
- Case status: ☐ Active ☐ Suspended ☐ Cleared

- Suspects identified: ☐ Yes ☐ No ☐ Confidential
- Property recovered: ☐ None ☐ Some ☐ Investigation ongoing
- Prosecution likely: ☐ Yes ☐ No ☐ Unknown

## **Evidence Available**

### **Physical Evidence:**

- Fingerprints lifted: [Locations]
- DNA evidence: ☐ Collected ☐ None
- Tool marks: [Locations]
- Footprints: ☐ Photographed ☐ Cast made
- Recovered items: [Any tools/evidence left behind]

### **Digital Evidence:**

- Security footage: ☐ From property ☐ Neighbors ☐ None
- Doorbell camera: ☐ Footage saved ☐ N/A
- Alarm system logs: ☐ Available ☐ N/A
- Cell phone pings: ☐ Being investigated
- Credit card use: ☐ Being tracked

## **Neighborhood Canvas**

### **Witness Information:**

- Neighbors interviewed: [Number]
- Suspicious activity reported: [Description]
- Vehicle descriptions: [If any]
- Person descriptions: [If any]
- Similar incidents: [In neighborhood]

## **VI. SECURITY MEASURES (PRE-INCIDENT)**

### **Existing Security Systems**

#### **Alarm System:**

- Type: [Monitored/Local/Smart]
- Company: [Name]



- Features: [Motion, door/window, glass break]
- Status during incident: [Armed/Disarmed/Malfunctioned]
- Response: [Company notified police/No response]

#### **Cameras:**

- Number of cameras: [Amount]
- Coverage areas: [List]
- Recording system: [DVR/Cloud/None]
- Footage status: [Saved/Overwritten/Stolen]

#### **Physical Security:**

- Deadbolts: ☐ All doors ☐ Some ☐ None
- Security bars: ☐ Yes ☐ No
- Motion lights: ☐ Yes ☐ No
- Fence/gates: ☐ Yes ☐ No
- Safe/vault: ☐ Yes - [Compromised?] ☐ No

## **VII. PROFESSIONAL DAMAGE ASSESSMENTS**

### **Security and Repair Contractors**

#### **Emergency Securing:**

- Board-up service: [Company] - \$[Amount]
- Lock replacement: [Company] - \$[Amount]
- Emergency repairs: \$[Amount]

#### **Vandalism Cleanup:**

- Graffiti removal: [Company] - \$[Amount]
- Biohazard cleaning: [Company] - \$[Amount]
- General cleaning: \$[Amount]

#### **Permanent Repairs:**

- Door replacement: \$[Amount]
- Window replacement: \$[Amount]
- Drywall repairs: \$[Amount]

- Painting: \$[Amount]
- Flooring repairs: \$[Amount]
- **Total Repairs: \$[Amount]**

## **Security Upgrades Required**

### **Recommended Improvements:**

- Alarm system upgrade: \$[Amount]
- Camera system: \$[Amount]
- Smart locks: \$[Amount]
- Security film for windows: \$[Amount]
- Motion lighting: \$[Amount]
- **Total Security Upgrades: \$[Amount]**

## **VIII. PROOF OF OWNERSHIP DOCUMENTATION**

### **Documentation Available**

#### **Purchase Records:**

- Receipts: [Percentage of items with receipts]
- Credit card statements: [Available for X items]
- Bank statements: [Showing purchases]
- Online order histories: [Amazon, etc.]

#### **Ownership Evidence:**

- Photos of items in home: [Number of items photographed]
- Videos showing items: ☐ Yes ☐ No
- Appraisals: [For valuable items]
- Warranty cards: [Items]
- Manuals: [Items]
- Gift documentation: [For gifted items]

#### **Serial Number Records:**

- Electronics spreadsheet: ☐ Yes ☐ No
- Photos of serial numbers: ☐ Yes ☐ No

- Registration cards: ☐ Yes ☐ No

## **IX. COVERAGE AND LIMITS**

### **Policy Coverage Applicable**

#### **Theft Coverage:**

- Dwelling theft: Covered up to contents limit
- Special limits apply to:
  - Cash: \$[Limit]
  - Jewelry: \$[Limit] per item, \$[Limit] total
  - Firearms: \$[Limit]
  - Electronics: \$[Limit] per item
  - Art/collectibles: \$[Limit]

#### **Vandalism Coverage:**

- Dwelling damage: Covered under Coverage A
- Contents damage: Covered under Coverage C
- Additional living expenses: If uninhabitable

#### **Scheduled Items:**

- [Item]: Scheduled for \$[Amount]
- [Item]: Scheduled for \$[Amount]
- [Continue list]

### **Identity Theft Coverage**

- Coverage available: ☐ Yes - Limit \$[Amount] ☐ No
- Services included: [List]
- Deductible: \$[Amount]

## **X. EMOTIONAL AND PRACTICAL IMPACT**

### **Family Impact**

#### **Emotional Distress:**

- Feeling of violation in home

- Children afraid to stay in house
- Sleep disruption ongoing
- Anxiety about repeat incident
- Loss of irreplaceable items

### **Practical Disruptions:**

- Work from home impossible
- Important documents lost
- Daily routines disrupted
- Financial stress from losses
- Time lost dealing with incident

### **Community Impact**

- Neighborhood on alert
- Other residents increasing security
- Property values potentially affected
- Community watch being organized

## **XI. IMMEDIATE NEEDS**

### **Urgent Requests (Within 24-48 Hours)**

#### **1. Security Authorization:**

- Approve emergency repairs
- Authorize lock replacement
- Approve board-up costs

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

- Emergency repairs: \$[Amount]
- Replacement of essentials: \$[Amount]
- Security improvements: \$[Amount]

#### **3. Investigation Coordination:**

- Coordinate with police
- Assign experienced adjuster
- Review security footage

## Ongoing Needs

- Comprehensive inspection
- Full inventory review
- Replacement cost confirmation
- Scheduled items handling
- Identity theft services activation

## XII. SPECIAL CONSIDERATIONS

### High-Value Items

#### Items Requiring Special Handling:

- Artwork: Professional appraisal needed
- Jewelry: Detailed descriptions/appraisals
- Collections: Specialized valuation
- Antiques: Expert assessment required

### Business Property

#### Home Office Equipment:

- Computers/servers: [Business use percentage]
- Office furniture: [Value]
- Business inventory: [If applicable]
- Client files: [Confidentiality breach]
- **May require business policy claim**

## XIII. CLAIM PROCESSING

### Documentation Provided

#### Included with This Claim:

1. Police report (official copy)
2. Detective's case summary
3. Photos of all damage ([#] images)
4. Video walkthrough
5. Complete theft inventory

6. Proof of ownership documents
7. Security system records
8. Repair estimates
9. Cleanup estimates
10. Identity theft documentation

## **Expected Timeline**

### **Based on clear documentation:**

- Vandalism repairs: Immediate approval needed
- Theft inventory: Review within 7 days
- Advance payment: Within 48 hours
- Final settlement: Within 30 days

## **XIV. FRAUD STATEMENT**

I affirm that all information provided is true and accurate to the best of my knowledge. I understand that insurance fraud is a crime punishable by fines and imprisonment. All items claimed as stolen were actually present in the home and stolen during this incident. No items have been recovered as of this date. If any items are recovered, I will immediately notify [Insurance Company].

## **XV. CONCLUSION**

This criminal incident has caused significant damage to my property and resulted in substantial theft losses. Beyond the financial impact, my family's sense of security has been violated. The incident is well-documented through police reports, physical evidence, and professional assessments.

I have taken all appropriate steps to:

- Secure the property immediately
- Report to law enforcement promptly
- Document all damage and losses
- Preserve evidence for investigation
- Prevent further damage
- Cooperate with police investigation

I have maintained comprehensive insurance coverage specifically for these perils and have paid all premiums. The police investigation confirms this was a criminal act with no involvement or negligence on

my part.

Please process this claim expeditiously, particularly:

- Emergency repairs for security
- Advance payments for immediate needs
- Full replacement cost for stolen items
- Complete repair of vandalism damage

I am available to meet with adjusters and will provide any additional reasonable documentation requested. Please coordinate with the investigating detective for any questions about the criminal investigation.

Thank you for your prompt attention to this disturbing incident.

Respectfully submitted,

**[Your Signature]**

**[Your Printed Name]**

**[Date]**

**Enclosures:**

[List all attached documents]

**cc:**

- [Mortgagee Name and Address]
- [Detective Name] - [Police Department]
- [Security Company]
- [Public Adjuster] - if retained
- File

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## **IMPORTANT THEFT CLAIM NOTES**

**Do's:**

- ✓ File police report immediately
- ✓ Document everything before cleanup
- ✓ Change all locks immediately

- ✓ Check credit reports
- ✓ Save all receipts
- ✓ Cooperate with police
- ✓ Notify credit card companies

**Don'ts:**

- X Don't clean up evidence
- X Don't exaggerate losses
- X Don't forget policy limits
- X Don't delay reporting
- X Don't dispose of damaged items
- X Don't give original documents

**Red Flags to Avoid:**

- Recently purchased items without proof
- Losses exceeding normal household
- No signs of forced entry
- Delayed reporting
- Inconsistent statements
- Items not visible in photos

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**Note:** This enhanced template is for informational purposes only. Theft claims are heavily scrutinized and may involve Special Investigation Units (SIU). Complete documentation and cooperation with law enforcement is essential. Never exaggerate or include items not actually stolen. Consider that some items have special limits unless scheduled. The insurance company will coordinate with police and may conduct their own investigation. Be prepared for detailed questions about ownership and values.