

ENHANCED VANDALISM/THEFT CLAIM LETTER

Document Category: Structural & Property-Specific

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CLAIMANT INFORMATION

Michael David Anderson

3847 Riverside Drive

Gainesville, GA 30506

Phone: (678) 555-9234

Email: m.anderson.claims@email.com

Date: November 18, 2024

INSURANCE COMPANY INFORMATION

SENT VIA CERTIFIED MAIL AND SECURE EMAIL

Tracking #: 7024 1901 0000 2345 6789

Liberty Mutual Insurance Company

Theft/Vandalism Claims Unit

100 Liberty Way

Dover, NH 03820

Attention: Special Investigations Unit

Copy to: Property Claims Manager

RE: VANDALISM AND THEFT CLAIM - CRIMINAL INCIDENT

- **Policy Number:** HO-384729-GA
- **Claim Number:** 2024-VT-892341
- **Date of Loss:** November 8-9, 2024 (overnight)
- **Date Discovered:** November 9, 2024 at 7:45 AM
- **Police Report #:** GA-2024-11-3982
- **Case #:** Detective Case 2024-7823

- **Loss Location:** 3847 Riverside Drive, Gainesville, GA 30506
- **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 November 8-9, 2024. The incident was discovered on November 9, 2024 at 7:45 AM and immediately reported to law enforcement. Police Report #GA-2024-11-3982 has been filed with Gainesville Police Department, and Detective James Martinez, Badge #4521, 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:** Owner (myself) returning from business trip
- **Date/Time discovered:** November 9, 2024 at 7:45 AM
- **How discovered:** Returned home to find front door damaged and ajar
- **Property last secure:** November 7, 2024 at 6:00 PM when I left
- **Incident window:** Between November 8, 6:00 PM and November 9, 7:45 AM

Immediate Actions Taken:

- 911 called: 7:48 AM
- Police arrived: 8:05 AM
- Property secured: 10:30 AM
- Evidence preserved: Did not disturb scene until police processed
- Photos taken before cleanup: ☒ Yes - 147 photos

- Video taken: ☒ Yes - 12 minutes
- Neighbors contacted: ☒ Yes - 3 neighbors interviewed by police

Method of Entry

Point(s) of Entry:

Location	Method	Damage	Evidence Collected	Repair Cost
Front door	Kicked in	Frame splintered, deadbolt torn out	Fingerprints lifted, boot print	\$1,850
Master bedroom window	Broken	Glass shattered completely	Tool marks found	\$425
Sliding door - rear	Pried open	Lock destroyed, frame bent	Pry bar marks documented	\$1,200

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:** Garage door, north side of house, driveway
- **Total square footage:** Approximately 280 square feet
- **Type of paint/marker:** Red and black spray paint
- **Messages/symbols:** Gang-related tags (per police)
- **Photos taken:** 23 photos
- **Professional removal required:** ☒ Yes ☐ No
- **Hate symbols present:** ☐ Yes ☒ No

Property Destruction:

- Windows broken: 4 (master bedroom, guest room, kitchen, garage)
- Doors damaged: Front door destroyed, rear sliding door damaged
- Siding/walls damaged: 150 square feet of vinyl siding slashed
- Mailbox destroyed: ☒ Yes ☐ No
- Landscaping destroyed: 3 ornamental bushes cut down, flower beds trampled
- Vehicles vandalized: ☐ Yes - separate claim ☒ No (in garage at time)
- Outdoor furniture/decorations: Patio set overturned and damaged, grill vandalized

Interior Vandalism

Malicious Damage by Room:

Living Room:

- Walls: 6 holes punched in drywall, obscene graffiti
- Flooring: Deep scratches across hardwood, approximately 120 sq ft
- Furniture: Leather sofa slashed multiple times, coffee table broken
- Electronics: TV screen smashed (theft addressed separately)
- Fixtures: Ceiling fan blades bent, light fixture broken

Kitchen:

- Appliances: Refrigerator door dented, dishwasher door torn off
- Cabinets: 4 cabinet doors torn off hinges
- Countertops: Deep gouges in granite, attempted to break
- Plumbing: Faucet bent, garbage disposal damaged

Master Bedroom:

- Walls: Multiple holes, offensive graffiti
- Flooring: Carpet cut and torn in multiple places
- Furniture: Mattress slashed, dresser drawers broken
- Closet: Clothing thrown around, some items cut

Bathrooms:

- Fixtures: Master bath toilet tank lid broken, sink cracked
- Mirrors: Both bathroom mirrors shattered

- Plumbing: Toilet paper holder ripped from wall

Contamination and Biohazard

Chemical/Substance Damage:

- Bleach on carpets/fabrics: Master bedroom and hallway carpets
- Paint poured: Red paint on living room hardwood
- Fire extinguisher discharged: ☒ Yes - throughout kitchen ☐ No
- Other substances: Motor oil poured in garage

III. THEFT LOSSES - DETAILED INVENTORY

Electronics and Technology

Item	Brand/Model	Serial #	Purchase Date	Purchase Price	Replacement Cost	Receipt/Proof
Television - 65"	Samsung QN65Q90R	SN4521789X	03/2023	\$2,199	\$2,499	<input checked="" type="checkbox"/> Yes
Laptop	MacBook Pro 16" M3	C02XL4567JGH	01/2024	\$3,499	\$3,499	<input checked="" type="checkbox"/> Yes
Gaming console	PlayStation 5	PS5892347621	11/2023	\$499	\$549	<input checked="" type="checkbox"/> Yes
iPad Pro	12.9" 1TB	DMPX2LL789	06/2023	\$1,299	\$1,399	<input checked="" type="checkbox"/> Yes
Camera equipment	Canon R5 + 3 lenses	Multiple	2022-2023	\$7,800	\$8,200	<input checked="" type="checkbox"/> Yes
Desktop Computer	Custom Build	N/A	08/2023	\$2,100	\$2,400	<input checked="" type="checkbox"/> Yes

Electronics Subtotal: \$17,396 (Purchase) / \$18,546 (Replacement)

Jewelry and Valuables

Item	Description	Appraisal Value	Appraisal Date	Photos Available	Scheduled?
Wedding ring set	2ct diamond solitaire with band	\$12,000	01/2024	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes
Rolex Submariner	Stainless steel, black dial	\$9,500	01/2024	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes

Item	Description	Appraisal Value	Appraisal Date	Photos Available	Scheduled?
Diamond necklace	3ct total weight, white gold	\$6,500	01/2024	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Gold coins	Collection of 10 American Eagles	\$22,000	10/2024	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

Jewelry Subtotal: \$50,000

Firearms (Reported to ATF)

Type	Make/Model	Serial #	Value	Reported to ATF
Handgun	Glock 19 Gen5	ABC123456	\$650	<input checked="" type="checkbox"/> Yes
Rifle	Remington 700	REM789012	\$1,200	<input checked="" type="checkbox"/> Yes
Shotgun	Benelli M4	BEN456789	\$2,100	<input checked="" type="checkbox"/> Yes

Firearms Subtotal: \$3,950

Tools and Equipment

Category	Items	Total Value	Professional Use
Power tools	DeWalt 20V set (drill, saw, sander, etc.)	\$1,850	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Hand tools	Complete Craftsman set	\$650	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Lawn equipment	Honda mower, Stihl trimmer and blower	\$1,400	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Tools Subtotal: \$3,900

Other Personal Property

Cash and Negotiables:

- Cash stolen: \$480 (from dresser drawer)
- Gift cards: \$300 (various retailers)

TOTAL THEFT LOSS: \$75,826

IV. LAW ENFORCEMENT INVESTIGATION

Police Response and Investigation

Initial Response:

- Responding officers: Officer Smith #3421, Officer Johnson #2198
- Time on scene: 2.5 hours
- Evidence collected: Fingerprints from 6 locations, boot prints, possible DNA from blood on broken glass
- Photos taken by police: ☒ Yes ☐ No
- Crime scene processed: ☒ Yes ☐ No

Detective Investigation:

- Detective assigned: James Martinez, Badge #4521, (770) 555-0921
- Case status: ☒ Active ☐ Suspended ☐ Cleared
- Suspects identified: ☐ Yes ☐ No ☒ Confidential
- Property recovered: ☐ None ☒ Some (2 items at pawn shop) ☐ Investigation ongoing
- Prosecution likely: ☐ Yes ☐ No ☒ Unknown

Evidence Available

Physical Evidence:

- Fingerprints lifted: Front door, master bedroom, kitchen
- DNA evidence: ☒ Collected (blood on window glass) ☐ None
- Tool marks: Sliding door, window frames
- Footprints: ☒ Photographed ☐ Cast made
- Recovered items: Pry bar left at scene

Digital Evidence:

- Security footage: ☐ From property ☒ Neighbors (partial view) ☐ None
- Doorbell camera: ☐ Footage saved ☒ N/A
- Credit card use: ☒ Being tracked (stolen cards used)

V. PROFESSIONAL DAMAGE ASSESSMENTS

Security and Repair Contractors

Emergency Securing:

- Board-up service: SecureHome LLC - \$450
- Lock replacement: ABC Locksmith - \$780

- Emergency repairs: \$1,230

Vandalism Cleanup:

- Graffiti removal: ProClean Services - \$1,850
- General cleaning: \$650
- **Total Cleanup:** \$2,500

Permanent Repairs:

- Door replacement: \$3,050
- Window replacement: \$1,700
- Drywall repairs: \$2,400
- Painting: \$3,200
- Flooring repairs: \$4,500
- **Total Repairs:** \$14,850

Security Upgrades Required

Recommended Improvements:

- Alarm system upgrade with cellular backup: \$1,200
- Camera system (8 cameras with DVR): \$2,400
- Smart locks (3 doors): \$750
- Security film for windows: \$800
- Motion lighting: \$450
- **Total Security Upgrades:** \$5,600

VI. COVERAGE AND LIMITS

Policy Coverage Applicable

Theft Coverage:

- Dwelling theft: Covered up to contents limit
- Special limits apply to:
 - Cash: \$500 limit
 - Jewelry: \$2,500 per item, \$5,000 total (scheduled items separate)
 - Firearms: \$2,500

- Electronics: No special limit

Vandalism Coverage:

- Dwelling damage: Covered under Coverage A
- Contents damage: Covered under Coverage C

Scheduled Items:

- Wedding ring set: Scheduled for \$12,000
- Rolex watch: Scheduled for \$9,500

VII. 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: \$5,000
- Security improvements: \$2,500

3. Investigation Coordination:

- Coordinate with Detective Martinez
- Review neighbor's security footage

VIII. CONCLUSION

This criminal incident has caused significant damage to my property and resulted in substantial theft losses totaling over \$75,000. 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, report to law enforcement, document all damage and losses, preserve evidence, prevent further damage, and cooperate with the investigation.

Please process this claim expeditiously. I am available to meet with adjusters and will provide any additional reasonable documentation requested.

Thank you for your prompt attention to this disturbing incident.

Respectfully submitted,

Michael David Anderson

November 18, 2024

Enclosures:

1. Police report (official copy)
2. Photos of all damage (147 images)
3. Video walkthrough
4. Complete theft inventory
5. Proof of ownership documents
6. Repair estimates
7. Cleanup estimates
8. Security upgrade quotes

cc:

- Chase Home Lending (Mortgagee)
- Detective James Martinez - Gainesville PD
- ADT Security
- File

Note: This claim is submitted in good faith with all information true and accurate to the best of my knowledge. I understand that insurance fraud is a crime punishable by fines and imprisonment.