

# SWORN STATEMENT IN PROOF OF LOSS

## DOCUMENT HEADER

### SWORN STATEMENT IN PROOF OF LOSS

**Document Type:** Formal Proof of Loss Under Oath

**Prepared Date:** November 21, 2024

**Policy Period:** January 1, 2024 to January 1, 2025

**Submitted Under:** Georgia Insurance Law and Policy Terms

**TO:** American Family Insurance Company

Claims Department - Proof of Loss Unit

6000 American Parkway

Madison, WI 53783

**Attention:** Thomas Reynolds, Senior Adjuster

**FROM:** David and Linda Patterson

William Patterson (Co-Insured Son)

4529 Cherokee Trail

Cumming, GA 30041

**SUBMITTED VIA:** Certified Mail #7024 1901 0000 5678 9012

## REFERENCE INFORMATION

- **POLICY NUMBER:** HO-GA-892734-2024
- **CLAIM NUMBER:** 2024-WIND-348972
- **DATE OF LOSS:** November 12, 2024
- **TIME OF LOSS:** Approximately 4:30 PM
- **PERIL/CAUSE:** Severe Thunderstorm with Tornado (EF-1)
- **NAIC COMPANY CODE:** 19275

## PART I: INSURED/POLICYHOLDER INFORMATION

### PRIMARY INSURED

- **Full Legal Name:** David Michael Patterson
- **Date of Birth:** 08/14/1965
- **Social Security #:** XXX-XX-7823 (last 4 only)

- **Driver's License #:** GA-084721956
- **Primary Phone:** (770) 555-8234
- **Mobile Phone:** (678) 555-9345
- **Work Phone:** (404) 555-7821 ext. 234
- **Email Address:** [d.patterson.insurance@email.com](mailto:d.patterson.insurance@email.com)
- **Alternate Email:** [davidp.work@techcorp.com](mailto:davidp.work@techcorp.com)
- **Preferred Contact:** Mobile phone, 9am-6pm

## CO-INSURED

- **Full Legal Name:** Linda Marie Patterson
- **Relationship:** Spouse
- **Date of Birth:** 11/22/1967
- **Contact Information:** (678) 555-9346

## ADDITIONAL INSURED

- **Full Legal Name:** William James Patterson
- **Relationship:** Adult Son/Co-owner
- **Date of Birth:** 03/10/1995
- **Contact Information:** (470) 555-8923

## CORRESPONDENCE ADDRESS

**Where to Send All Correspondence:** ☒ Property Address

☐ Mailing Address (if different)

☐ Temporary Address

☐ Attorney/Representative

## PART II: DETAILED LOSS INFORMATION

### LOSS EVENT DESCRIPTION

#### Narrative of Loss Occurrence:

On November 12, 2024 at approximately 4:30 PM, while my wife and I were at home, a severe thunderstorm with embedded tornado activity struck our neighborhood. The National Weather Service had issued a tornado warning at 4:18 PM. We immediately took shelter in our interior bathroom on the first floor.

At approximately 4:32 PM, we heard what sounded like a freight train approaching, followed by tremendous pressure changes that made our ears pop. The house began shaking violently. We heard glass breaking, wood splintering, and what we later discovered was a large portion of our roof being torn away.

The tornado passed in approximately 45 seconds, but the severe thunderstorm continued for another 20 minutes with heavy rain and hail up to golf ball size. When we emerged from the bathroom, we found extensive damage throughout the house with rain pouring through the damaged roof.

I immediately called 911 at 4:48 PM (Incident #2024-11-7823). First responders arrived at 5:10 PM. The fire department helped us cover what remained of the roof with tarps. I contacted our insurance company at 5:45 PM and took extensive photos and videos before darkness fell. Professional emergency mitigation services (ServPro) were contacted at 6:30 PM and arrived at 8:00 PM to begin water extraction and place drying equipment.

The National Weather Service confirmed an EF-1 tornado with winds of 95-105 mph touched down in our neighborhood, with a path width of 150 yards and length of 2.3 miles.

## CAUSE OF LOSS DETAILS

**Primary Cause:** Tornado (EF-1 confirmed by NWS)

**Secondary Causes:** Wind-driven rain, hail damage

**Excluded Perils Confirmation:** No part of this loss was caused by:

- ☒ Flood (surface water)
- ☒ Earth movement
- ☒ War or terrorism
- ☒ Nuclear hazard
- ☒ Intentional acts
- ☒ Wear, tear, or deterioration

## PART III: PROPERTY OCCUPANCY AND USE

### OCCUPANCY STATUS AT TIME OF LOSS

**Property was occupied by:** ☒ Owner (myself/family)

☐ Tenant

☐ Partially occupied

☐ Vacant

☐ Under renovation

## PROPERTY USE

**Primary Use:** ☒ Primary residence

☐ Secondary/Vacation home

☐ Rental property

☐ Mixed use

**Business Use:** ☐ None

☒ Home office - 10% of home (225 sq ft)

☐ Business property stored

☐ Business interruption claim

## PART IV: PROPERTY OWNERSHIP AND INTERESTS

### TITLE AND OWNERSHIP

- **Property Owned By:** David M. Patterson, Linda M. Patterson, William J. Patterson
- **Deed Type:** Warranty Deed
- **Date of Purchase:** June 15, 2010
- **Purchase Price:** \$285,000
- **Current Market Value:** \$425,000 (per 2024 tax assessment)

**How Title Is Held:** ☐ Sole ownership

☒ Joint tenants with rights of survivorship

☐ Tenants in common

☐ Trust

☐ LLC/Corporation

### MORTGAGE INFORMATION

#### First Mortgage:

- **Mortgagee/Lender:** Wells Fargo Home Mortgage
- **Loan Number:** 0042789234
- **Original Loan Amount:** \$228,000
- **Current Balance:** \$142,000 (approximate)
- **Monthly Payment:** \$1,450
- **Loan Type:** Conventional 30-year fixed

**Second Mortgage/HELOC:** None

OTHER INTERESTS

Other Parties with Interest in Property: ☒ None

☐ Mechanic's Lien

☐ Tax Lien

☐ HOA Lien

☐ Contract for Deed

☐ Life Estate

☐ Other

PART V: DETAILED SCHEDULE OF LOSS

A. DWELLING/BUILDING STRUCTURE

Building Characteristics:

- **Year Built:** 2005
- **Square Footage:** 2,250 living space
- **Construction Type:** Frame with brick veneer
- **Foundation Type:** Slab
- **Number of Stories:** 2
- **Roof Type:** Architectural shingle
- **Roof Age:** 8 years (replaced 2016)

Structural Damage Details:

DAMAGED BUILDING COMPONENTS

Component	Area/Quantity	Damage Description	Repair Cost
Roof Structure	850 sq ft	Decking torn away, trusses damaged	\$18,500
Roof Covering	1,200 sq ft	Shingles missing/damaged	\$8,400
Exterior Walls	140 lin ft	Siding torn off, sheathing damaged	\$12,300
Windows	8 units	Broken by debris/hail	\$6,400
Doors	2 units	Front door and garage door destroyed	\$3,800
Interior Walls	450 sq ft	Water damage from rain intrusion	\$4,200
Flooring	680 sq ft	Water damage to hardwood and carpet	\$9,800
Ceilings	820 sq ft	Water damage, partial collapse	\$7,600
Insulation	1,200 sq ft	Wet, must be replaced	\$3,400
Electrical System	25% affected	Several circuits damaged	\$2,800

Component	Area/Quantity	Damage Description	Repair Cost
HVAC System	1 unit	Outdoor unit destroyed by debris	\$4,200
Kitchen	30% damaged	Cabinets and appliances water damaged	\$8,500
Master Bathroom	50% damaged	Ceiling collapsed, fixtures damaged	\$5,200

Building Loss Calculation:

- **Replacement Cost Value (RCV):** \$95,100
- **Less Depreciation:** -\$12,800
- **Actual Cash Value (ACV):** \$82,300
- **Less Deductible:** -\$2,500
- **NET BUILDING CLAIM:** \$79,800

B. PERSONAL PROPERTY/CONTENTS

Summary by Category:

PERSONAL PROPERTY CATEGORIES

Category	RCV	ACV
Furniture	\$12,400	\$7,800
Electronics	\$8,600	\$5,200
Appliances	\$3,200	\$2,100
Clothing	\$6,500	\$3,200
Jewelry/Watches	\$2,800	\$2,400
Artwork/Collectibles	\$1,500	\$1,500
Tools/Equipment	\$2,400	\$1,600
Outdoor/Patio	\$3,800	\$2,200
Kitchenware	\$1,200	\$800
Linens/Bedding	\$1,800	\$900
Books/Media	\$800	\$400
Sports Equipment	\$1,400	\$900
Office Equipment	\$3,200	\$2,100
Other Categories	\$2,100	\$1,300
TOTAL:	\$51,700	\$32,400

High-Value Items Requiring Special Documentation:

1. **Item:** Samsung 65" OLED TV
  - Purchase Date: 03/2023
  - Purchase Price: \$2,199
  - Current Value: \$1,899
  - Documentation: Best Buy receipt
2. **Item:** MacBook Pro 16"
  - Purchase Date: 01/2024
  - Purchase Price: \$3,499
  - Current Value: \$3,200
  - Documentation: Apple invoice
3. **Item:** Grandmother's antique china set
  - Purchase Date: Inherited 2015
  - Appraised Value: \$2,500
  - Current Value: \$2,500
  - Documentation: 2023 appraisal

C. ADDITIONAL LIVING EXPENSES (ALE)

Displacement Information:

- **Date Home Became Uninhabitable:** November 12, 2024
- **Estimated Date of Return:** February 15, 2025 (estimated)
- **Total Days Displaced to Date:** 9 days

Temporary Housing Expenses:

- **Type of Temporary Housing:** Extended stay hotel
- **Address:** Residence Inn, 2450 Pleasant Hill Rd, Duluth, GA
- **Daily Rate:** \$135
- **Total Paid to Date:** \$1,215
- **Future Estimated Need:** \$10,800 (80 more days)

ITEMIZED ALE

Expense Type	Normal Cost	Actual Cost	Difference
Housing	\$0	\$4,050	\$4,050

Expense Type	Normal Cost	Actual Cost	Difference
Utilities	\$250	\$0	-\$250
Food/Dining	\$800	\$1,400	\$600
Transportation	\$200	\$380	\$180
Laundry	\$0	\$120	\$120
Storage	\$0	\$180	\$180
Pet Boarding	\$0	\$450	\$450
<b>MONTHLY TOTAL:</b>	<b>\$1,250</b>	<b>\$6,580</b>	<b>\$5,330</b>

- **Total ALE to Date:** \$1,599
- **Estimated Future ALE (3 months):** \$15,990

## D. OTHER STRUCTURES

### Detached Structures Damaged:

#### Structure #1:

- **Type:** Detached 2-car garage
- **Size:** 24' x 24' (576 sq ft)
- **Construction:** Frame with vinyl siding
- **Use:** Vehicle storage and workshop
- **Damage Description:** Roof partially torn off, door destroyed, water damage
- **Replacement Cost:** \$18,500
- **Actual Cash Value:** \$14,200

#### Structure #2:

- **Type:** Storage shed
- **Size:** 10' x 12'
- **Construction:** Wood frame
- **Use:** Garden equipment storage
- **Damage Description:** Complete destruction
- **Replacement Cost:** \$2,800
- **Actual Cash Value:** \$1,800

#### Structure #3:



- **Type:** Wood privacy fence
- **Size:** 210 linear feet
- **Construction:** 6' cedar
- **Damage Description:** 140 feet destroyed
- **Replacement Cost:** \$4,200
- **Actual Cash Value:** \$2,800

## **E. ADDITIONAL COVERAGES**

### **Landscaping and Outdoor Property:**

- Trees destroyed: 3 mature oaks - Value: \$4,500
- Shrubs destroyed: 12 - Value: \$1,200
- Lawn damage: 2,000 sq ft - Value: \$800
- **Total:** \$6,500

### **Debris Removal:**

- Estimated volume: 40 cubic yards
- Disposal costs: \$2,400
- Labor costs: \$1,800
- **Total Debris Removal:** \$4,200

### **Emergency Expenses:**

- Temporary repairs/tarps: \$850
- Board-up services: \$450
- Water extraction: \$1,200
- Emergency tree removal: \$1,800
- **Total Emergency:** \$4,300

## **PART VI: LOSS SUMMARY CALCULATION**

### **COMPLETE LOSS SUMMARY**

### **TOTAL CLAIM CALCULATION**

Coverage Type	RCV	ACV
Building/Dwelling:	\$95,100	\$82,300
Personal Property:	\$51,700	\$32,400
Other Structures:	\$25,500	\$18,800
Loss of Use/ALE:	\$17,589	\$17,589
Landscaping:	\$6,500	\$4,200
Debris Removal:	\$4,200	\$4,200
Emergency Expenses:	\$4,300	\$4,300
<b>SUBTOTAL:</b>	<b>\$204,889</b>	<b>\$163,789</b>
Less Deductible:		-\$2,500
Less Prior Payments:		-\$5,000
<b>NET CLAIM AMOUNT:</b>		<b>\$156,289</b>

## PART VII: OTHER INSURANCE

### OTHER INSURANCE COVERAGE

Do you have other insurance that might cover this loss? ☒ No

☐ Yes

### GOVERNMENT ASSISTANCE

- **FEMA Assistance Applied For:** No (not declared disaster)
- **SBA Loan Applied For:** No
- **Other Government Aid:** None

## PART VIII: SUBROGATION INFORMATION

### RESPONSIBLE THIRD PARTIES

Is another party responsible for this loss? ☒ No (Act of nature/weather event)

☐ Yes

## PART IX: DOCUMENTATION ATTACHED

### REQUIRED ATTACHMENTS CHECKLIST

The following supporting documents are attached to this Proof of Loss:

- ☒ A. Complete room-by-room inventory (18 pages)
- ☒ B. Photographs of damage (127 photos, numbered)

- ☒ C. Contractor estimates/bids (3 estimates)
- ☒ D. Receipts for emergency repairs (\$4,300 total)
- ☒ E. Receipts for additional living expenses (\$1,599 total)
- ☒ F. Original purchase receipts for major items
- ☐ G. Police/Fire department reports (N/A - weather event)
- ☒ H. Weather reports/NWS tornado confirmation
- ☐ I. Expert reports (engineering report pending)
- ☒ J. Mortgage statement showing current balance
- ☒ K. Property tax assessment
- ☒ L. Utility bills (for ALE comparison)
- ☐ M. Lease agreement (N/A)
- ☒ N. Video documentation (12 minutes, USB drive)
- ☐ O. Other

## **PART X: SWORN STATEMENT AND ATTESTATION**

### **FORMAL SWORN STATEMENT**

**STATE OF GEORGIA**

**COUNTY OF FORSYTH**

I/We, the undersigned, being first duly sworn upon oath, depose and state as follows:

1. **Identity and Authority:** We are the owners of the property described in this Proof of Loss and have full authority to make this statement and claim.
2. **Truthfulness:** We have read the foregoing Proof of Loss, consisting of 15 pages and 14 attachments, and the facts stated herein are true and correct to the best of our knowledge, information, and belief.
3. **Actual Loss:** The loss claimed represents actual damage sustained to the described property as a direct result of the tornado and severe thunderstorm, and the amounts claimed are just and correct.
4. **No Fraud or Misrepresentation:** No attempt to defraud the insurance company has been made, and all information provided is accurate and complete. We understand that any false statement or misrepresentation may void coverage and subject us to criminal prosecution.
5. **Cause of Loss:** The loss was not caused by any willful act or neglect on our part or with our knowledge or consent, nor was it caused by any excluded peril under the policy.
6. **No Double Recovery:** No part of the loss claimed has been paid by or is payable from any other source.
7. **Cooperation Agreement:** We agree to cooperate fully with the insurance company's investigation, including but not limited to:

- Submitting to examination under oath if requested
- Providing additional documentation as reasonably requested
- Allowing inspection of the damaged property
- Providing access to financial records if relevant

8. **Subrogation Rights:** We agree to cooperate with the insurance company in any subrogation proceedings and to do nothing to prejudice such rights.
9. **Supplemental Claims:** We reserve the right to submit supplemental claims if additional damage is discovered during the repair process.
10. **Policy Compliance:** This Proof of Loss is submitted in compliance with the terms and conditions of the insurance policy and applicable state law.

## **SPECIFIC ACKNOWLEDGMENTS**

We specifically acknowledge and affirm that:

- The values stated for property represent our best estimate of actual replacement cost and actual cash value
- The additional living expenses claimed are only those costs above our normal living expenses
- We have mitigated damages to the best of our ability
- All salvageable property has been protected and preserved
- We will notify the insurance company if we receive any compensation from other sources
- We understand the insurance company may investigate this claim thoroughly

## **PENALTIES WARNING**

### **WE UNDERSTAND THAT:**

- This is a sworn statement made under penalty of perjury
- False statements may result in denial of the claim
- Insurance fraud is a crime punishable by fines and imprisonment
- In Georgia, insurance fraud is a felony punishable by up to 10 years in prison and fines up to \$10,000

## **PART XI: SIGNATURES**

### **INSURED'S SIGNATURES**

**Primary Insured:**

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David Michael Patterson  
Date: November 21, 2024

**Co-Insured:**

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Linda Marie Patterson  
Date: November 21, 2024

**Additional Insured:**

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William James Patterson  
Date: November 21, 2024

**PART XII: NOTARIZATION**

**NOTARY ACKNOWLEDGMENT**

**STATE OF GEORGIA**

**COUNTY OF FORSYTH**

On this 21st day of November, 2024, before me personally appeared David Michael Patterson, Linda Marie Patterson, and William James Patterson, who proved to me on the basis of satisfactory evidence to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Georgia that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

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Signature of Notary Public

[NOTARY SEAL]

**Print Name:** Jennifer A. Thompson

**Notary Public in and for the State of Georgia**

**My Commission Expires:** March 15, 2028

**Commission Number:** NP-GA-2024-8923

## PART XIII: IMPORTANT NOTICES AND RESERVATIONS

### POLICYHOLDER RIGHTS RESERVED

By submitting this Proof of Loss, we reserve all rights under the policy and applicable law, including:

1. **Right to Appraisal:** If we cannot agree on the amount of loss, either party may invoke the appraisal provision of the policy
2. **Right to Supplement:** Additional Proofs of Loss may be submitted if hidden damage is discovered
3. **Right to Legal Action:** Subject to policy terms regarding suit limitations
4. **Right to Regulatory Complaint:** May file complaints with the Georgia Department of Insurance
5. **Right to Full Payment:** Entitled to all benefits due under the policy
6. **Right to Interest and Penalties:** As provided by Georgia law for delayed payments

### TIME LIMITATIONS

#### Important Deadlines:

- Proof of Loss filed within 60 days of loss ✓
- Legal action must be brought within 2 years of loss
- Appraisal must be demanded within 60 days of claim denial (if applicable)

### EXAMINATION UNDER OATH

By signing this Proof of Loss, we acknowledge that:

- The insurance company may request an Examination Under Oath
- We must appear and answer questions under oath if requested
- We must produce requested documents
- Failure to comply may result in claim denial

### FOR INSURANCE COMPANY USE ONLY

#### COMPANY RECEIPT AND REVIEW

Date Received: \_\_\_\_\_

Received By: \_\_\_\_\_

Method Received: \_\_\_\_\_

Adjuster Assigned: \_\_\_\_\_

Adjuster Review Date: \_\_\_\_\_

**Initial Review:** ☐ Complete

☐ Incomplete - Items needed: \_\_\_\_\_

☐ Accepted

☐ Rejected - Reason: \_\_\_\_\_

**Adjuster Notes:**

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**FINAL NOTE:** This Sworn Statement in Proof of Loss is submitted in good faith with complete documentation of all damages sustained in the November 12, 2024 tornado. We are available for inspection and will cooperate fully with the adjustment process. Time is of the essence due to the extensive damage and our displacement from our home.

*This document represents a true and accurate accounting of our loss. We understand the serious nature of this sworn statement and have provided all information truthfully and to the best of our ability.*