

# PROPERTY INSPECTION SCHEDULING REQUEST LETTER

**Date:** November 15, 2024

**Sent Via:** Certified Mail #7024-1670-0000-3421-8765

Email to: [claims@statewideinsurance.com](mailto:claims@statewideinsurance.com)

Fax to: (555) 234-5678

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## FROM:

**Sarah and Michael Thompson**

4827 Oak Ridge Drive

Gainesville, Georgia 30506

Mobile: (770) 555-0123

Home: (770) 555-0456

Email: [sthompson@email.com](mailto:sthompson@email.com)

## TO:

**Statewide Insurance Company**

Claims Department - Field Inspection Unit

Attention: Robert Jenkins, Senior Adjuster

1500 Corporate Boulevard

Atlanta, Georgia 30339

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## REFERENCE INFORMATION

**Re:** URGENT - Property Inspection Scheduling Request

**Time-Sensitive Due to Ongoing Damage**

**POLICY NUMBER:** HO-2024-GA-4827-001

**CLAIM NUMBER:** CL-2024-11-00789

**DATE OF LOSS:** October 28, 2024

**PROPERTY:** 4827 Oak Ridge Drive, Gainesville, GA 30506

**DAYS SINCE LOSS:** 18

**DAYS SINCE CLAIM FILED:** 16

**PREVIOUS REQUESTS:** November 2, November 7, November 12

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# OPENING STATEMENT

Dear Mr. Jenkins:

This letter serves as my formal written request for immediate scheduling of a comprehensive property inspection for the above-referenced claim. Despite three previous attempts to schedule this critical inspection via phone on November 2nd and 7th, and email on November 12th, no inspection has been scheduled or conducted.

As of today's date, 18 days have elapsed since the loss occurred and 16 days since I filed this claim. The lack of inspection is causing:

- Continued deterioration of my property
- Increased repair costs
- Extended displacement from my home
- Accumulating additional living expenses
- Potential safety hazards
- Risk of policy coverage issues due to unmitigated damage

I require immediate action to prevent further damage and begin necessary repairs.

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## SECTION 1: INSPECTION URGENCY AND CONSEQUENCES

### IMMEDIATE INSPECTION REQUIRED DUE TO:

#### 1. Active Deterioration

- Water intrusion continuing through temporary tarps on roof
- Mold growth risk increasing daily (currently at 68% humidity in affected areas)
- Structural elements exposed to weather (rain forecast for November 18-20)
- Foundation issues worsening with each rain event
- Electrical systems compromised in second floor bedroom and hallway

#### 2. Safety Hazards

- Structural instability in master bedroom ceiling
- Exposed electrical wiring in upstairs hallway
- Broken glass throughout second floor
- Ceiling collapse risk in two bedrooms

- Trip hazards from damaged flooring

### **3. Financial Impact Escalating Daily**

- Additional Living Expenses: \$275 per day
- Storage costs: \$450 per month
- Lost rental income from mother-in-law suite: \$800 per month
- Contractor holding fees: \$500 per week
- Material price increases: 3% this month per contractor

### **4. Contractor and Material Availability**

- Current contractor (RestorePro) available only until: November 25, 2024
  - Material quotes from Home Depot valid only until: November 22, 2024
  - Specialized roofer booked after: November 30, 2024
  - Permit expediting available only until: November 20, 2024
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## **SECTION 2: COMPREHENSIVE AVAILABILITY SCHEDULE**

### **MY AVAILABILITY FOR INSPECTION**

I can accommodate an inspection with as little as 2 hours notice:

#### **This Week - November 15-21, 2024:**

- Monday 11/18: ANY TIME - Available 6:00 AM to 9:00 PM
- Tuesday 11/19: ANY TIME - Available 6:00 AM to 9:00 PM
- Wednesday 11/20: ANY TIME - Available 6:00 AM to 9:00 PM
- Thursday 11/21: ANY TIME - Available 6:00 AM to 9:00 PM
- Friday 11/22: ANY TIME - Available 6:00 AM to 9:00 PM

#### **Next Week - November 22-28, 2024:**

- Available ALL HOURS every day including Thanksgiving

### **EMERGENCY AVAILABILITY:**

- For same-day inspection: Call (770) 555-0123 - Will clear schedule
- For evening inspection: Available until 10:00 PM any day

- For weekend priority: Available all weekend hours
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## **SECTION 3: PROPERTY ACCESS INFORMATION**

### **Physical Access Information:**

- Property Address: 4827 Oak Ridge Drive, Gainesville, GA 30506
- GPS Coordinates: 34.2979° N, 83.8241° W
- Main Entry: Front door (currently boarded - use side entrance through garage)
- Lockbox Location: Left side of garage door
- Lockbox Code: Will provide upon confirmation
- Gate Code: Not applicable
- Parking: Driveway accommodates 4 vehicles

### **Security System:**

- Alarm Company: SecureHome Systems
- Currently deactivated due to electrical damage
- Will remain off for inspection

### **Utilities Status:**

- Electricity: Partially on (off in damaged areas for safety)
  - Water: On - Location of main valve: basement northeast corner
  - Gas: On - Location of shut-off: exterior north wall
  - All utilities can be fully activated with 1-hour notice
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## **SECTION 4: REQUESTED INSPECTION ATTENDEES**

### **PARTIES REQUESTING TO ATTEND**

#### **1. Insurance Company Representative**

- Your assigned adjuster
- Field supervisor (if available)

#### **2. My Representatives**

- Myself: Sarah Thompson
- My husband: Michael Thompson
- Public Adjuster: James Mitchell, GA License #PA-2019-0234

### **3. Construction Professionals**

- General Contractor: RestorePro Construction, Tom Anderson, GA License #CGC-123456
    - Phone: (770) 555-7890
    - Purpose: Provide repair methodology and costs
  - Structural Engineer: David Chen, PE, GA License #PE-45678
    - Phone: (770) 555-3456
    - Purpose: Assess structural damage to second floor
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## **SECTION 5: COMPREHENSIVE SCOPE OF INSPECTION NEEDED**

### **AREAS REQUIRING INSPECTION:**

#### **EXTERIOR:**

- Complete roof surface (significant hail damage visible)
- All siding on north and east faces
- 12 windows (6 broken, 6 with seal failure)
- Deck and pergola damage
- Detached garage roof and door

#### **INTERIOR - MAIN LEVEL:**

- Entry/Foyer: Water stains on ceiling
- Living Room: Smoke damage to walls
- Kitchen: Water damage to cabinets under sink area
- Dining Room: Chandelier fell, ceiling damage
- Guest Bedroom: Window broken, water damage to flooring

#### **INTERIOR - SECOND LEVEL:**

- Master Bedroom: Ceiling partially collapsed, extensive water damage
- Master Bath: Vanity and fixtures water damaged

- Bedroom #2: Carpet saturated, drywall damage
- Bedroom #3: Ceiling damage, mold visible
- Hallway: Electrical damage, flooring buckled

#### **HIDDEN AREAS:**

- Attic spaces (insulation saturated)
  - Behind walls (moisture meter testing required)
  - Under flooring (subfloor inspection needed)
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## **SECTION 6: DOCUMENTS READY FOR INSPECTOR'S REVIEW**

### **AVAILABLE AT INSPECTION**

#### **Contractor Documentation:**

- RestorePro detailed estimate: \$127,500
- Anderson Roofing estimate: \$18,750
- ServPro mitigation estimate: \$8,900

#### **Damage Documentation:**

- 147 photographs organized by room and date
- 12-minute video walkthrough taken November 1, 2024
- Moisture reading logs from November 5 and November 12

#### **Property Documentation:**

- Original home inspection from 2019 purchase
  - Recent improvements receipts (\$45,000 kitchen remodel 2023)
  - Property tax assessment showing \$420,000 value
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## **SECTION 7: SPECIFIC INSPECTION REQUESTS**

### **DURING THE INSPECTION, PLEASE:**

1. Take comprehensive photographs of ALL damage
2. Use moisture meters in all suspect areas

3. Check attic insulation condition
  4. Document pre-existing conditions separately
  5. Test all electrical systems for safety
  6. Evaluate structural integrity of second floor
  7. Assess mold risk factors
  8. Create room-by-room damage list
  9. Explain coverage determinations as we go
  10. Provide timeline for estimate completion
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## SECTION 8: CONFIRMATION REQUIREMENTS

**PLEASE CONFIRM BY NOVEMBER 17, 2024 (48 HOURS):**

**Required Confirmation Details:**

1. Inspection Date and Time: \_\_\_\_\_
  2. Adjuster name and direct phone: \_\_\_\_\_
  3. Estimated duration of inspection: \_\_\_\_\_
  4. Will inspect all areas: Yes/No
  5. Other parties approved to attend: \_\_\_\_\_
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## SECTION 9: ESCALATION WARNING

Please be advised that if an inspection is not scheduled within 5 business days of this letter, I will be forced to take the following actions:

1. **Immediate Escalation:** Contact claims supervision and file formal complaint with insurer's executive office
2. **Regulatory Action:** File complaint with Georgia Department of Insurance for violation of prompt claim handling statutes
3. **Legal Remedies:** Consult with coverage attorney regarding bad faith claim handling
4. **Independent Action:** Hire independent adjuster at insurer's expense and proceed with emergency repairs

Note: I prefer to resolve this cooperatively and hope these measures will not be necessary.

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## **CLOSING STATEMENT**

The prompt inspection of my property is critical to prevent further damage and begin necessary repairs. Every day of delay causes additional damage and financial hardship. I have been completely flexible with my schedule and will accommodate any inspection time you can provide.

Please contact me immediately at (770) 555-0123 to schedule this urgent inspection. I am available to discuss this matter at any time and look forward to your prompt response.

Time is of the essence.

**Sincerely,**

Sarah Thompson

Michael Thompson

Homeowners

November 15, 2024

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**CC:**

- Marcus Williams, Claims Supervisor - Statewide Insurance Company
- Jennifer Lopez, Claims Manager - Statewide Insurance Company
- James Mitchell, Public Adjuster - Mitchell Adjusting Services
- File Copy

**Attachments:**

- Exhibit A: Photos of current property condition (15 photos)
- Exhibit B: Timeline of previous contact attempts
- Exhibit C: Weather forecast showing rain November 18-20
- Exhibit D: RestorePro availability documentation
- Exhibit E: Daily damage progression photos (November 1-15)