

# SCOPE OF LOSS SUMMARY

## Comprehensive Damage Assessment and Repair Documentation

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### DOCUMENT CONTROL

**Version:** [#.#]  
**Date Created:** [Date]  
**Last Revised:** [Date]  
**Prepared By:** ☐ Adjuster ☐ Contractor ☐ Public Adjuster ☐ Engineer  
**Status:** ☐ Initial ☐ Revised ☐ Supplemental ☐ Final ☐ Disputed

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### PROPERTY IDENTIFICATION

**Loss Location:** [Complete Address]  
**Claim Number:** [Insurance Claim #]  
**Policy Number:** [Policy #]  
**Date of Loss:** [Exact Date]  
**Cause of Loss:** [Specific Peril]

**Property Details:**

- **Type:** ☐ Single Family ☐ Multi-Family ☐ Commercial ☐ Condo
  - **Year Built:** [Year]
  - **Square Footage:** [Total SF]
  - **Stories:** [Number]
  - **Construction Type:** [Frame/Masonry/etc.]
  - **Occupancy Status:** ☐ Owner-Occupied ☐ Tenant-Occupied ☐ Vacant
- 

### EXECUTIVE SUMMARY

**Overview of Damage**

**Total Areas Affected:** [#] rooms/areas covering [#] square feet  
**Damage Severity:** ☐ Cosmetic ☐ Minor ☐ Moderate ☐ Major ☐ Total Loss  
**Structural Damage:** ☐ Yes ☐ No

Systems Affected: ☐ Electrical ☐ Plumbing ☐ HVAC ☐ None

Code Upgrades Required: ☐ Yes ☐ No

Estimated Repair Time: [Weeks/Months]

Total Estimated Cost: \$[Amount]

Critical Issues Requiring Immediate Attention

- 1. [Safety hazard #1]
- 2. [Prevent further damage #2]
- 3. [Code violation #3]

SECTION 1: PROPERTY DAMAGE MAP

Visual Layout of Damage

SECOND FLOOR PLAN

BEDROOM 1	BATH 2	BEDROOM 2
12' x 14'	8' x 6'	11' x 13'
[XX] Heavy	[X] Lt	[ ] None
BEDROOM 3	HALLWAY	
10' x 12'	[X] Light	
[X] Mod		

FIRST FLOOR PLAN

KITCHEN	DINING	
14' x 16'	12' x 14'	
[XXX] Severe	[XX] Heavy	
LIVING	ENTRY	FAMILY ROOM
18' x 20'	8' x 10'	16' x 18'
[XX] Hvy	[ ] None	[X] Light
GARAGE (if attached)		
20' x 22'		
[X] Light		

LEGEND:

[XXX] Severe - Complete replacement required

[XX] Heavy - Major repairs, partial replacement

[X] Light - Minor repairs, cleaning

[ ] None - No damage

BASEMENT/CRAWL (if applicable)

[Diagram here]

## SECTION 2: DETAILED ROOM-BY-ROOM SCOPE

### KITCHEN

**Size:** [L x W] = [SF] square feet

**Ceiling Height:** [Height]

**Damage Level:** ☐ Light ☐ Moderate ☐ Heavy ☐ Severe

Component	Existing Material	Damage Description	Action Required	Quantity	Unit	Unit Cost	Total
<b>CEILING</b>							
Drywall	5/8" painted	Water stained, sagging	Remove & replace	150	SF	\$[#]	\$[#]
Insulation	R-30 fiberglass	Wet, contaminated	Remove & replace	150	SF	\$[#]	\$[#]
Paint	Flat white	N/A	Prime & paint (2 coats)	150	SF	\$[#]	\$[#]
<b>WALLS</b>							
Drywall	1/2" painted	Water damage 4' up	Cut 4', replace	128	SF	\$[#]	\$[#]
Insulation	R-13 fiberglass	Wet in damaged areas	Remove & replace	128	SF	\$[#]	\$[#]
Paint	Semi-gloss	Entire room	Prime & paint	320	SF	\$[#]	\$[#]
Base trim	3" wood	Swollen, separated	Remove & replace	48	LF	\$[#]	\$[#]
<b>FLOOR</b>							
Flooring	Luxury vinyl plank	Buckled, separated	Remove & replace	224	SF	\$[#]	\$[#]
Subfloor	3/4" plywood	30% damaged	Replace affected area	67	SF	\$[#]	\$[#]
Underlayment	Foam pad	Wet throughout	Remove & replace	224	SF	\$[#]	\$[#]
<b>CABINETS</b>							
Upper cabinets	Wood, painted	Water damage to boxes	Remove & replace	8	LF	\$[#]	\$[#]
Lower cabinets	Wood, painted	Swollen, delaminating	Remove & replace	12	LF	\$[#]	\$[#]
Counter	Granite	No damage	Remove & reinstall	20	LF	\$[#]	\$[#]
<b>APPLIANCES</b>							
Refrigerator	Stainless steel	Water in motor	Replace	1	EA	\$[#]	\$[#]
Range	Gas, stainless	No damage	Clean & test	1	EA	\$[#]	\$[#]
Dishwasher	Stainless	Electrical damaged	Replace	1	EA	\$[#]	\$[#]
Microwave	Over-range	Electrical damaged	Replace	1	EA	\$[#]	\$[#]
<b>ELECTRICAL</b>							

Component	Existing Material	Damage Description	Action Required	Quantity	Unit	Unit Cost	Total
Outlets	Standard	Water intrusion	Replace with GFCI	6	EA	\$[#]	\$[#]
Switches	Standard	Test all	Test & replace as needed	3	EA	\$[#]	\$[#]
Light fixtures	Recessed LED	Water damage	Replace	4	EA	\$[#]	\$[#]
PLUMBING							
Supply lines	Copper	Check all connections	Inspect & test	1	LS	\$[#]	\$[#]
Drain lines	PVC	No damage	Inspect only	1	LS	\$[#]	\$[#]
Fixtures	Sink & faucet	No damage	Remove & reinstall	1	SET	\$[#]	\$[#]
SUBTOTAL KITCHEN:							\$[#]

LIVING ROOM

Size: [L x W] = [SF] square feet  
Ceiling Height: [Height]  
Damage Level: ☐ Light ☐ Moderate ☐ Heavy

[Similar detailed table format for each room]

MASTER BEDROOM

[Detailed scope table]

BATHROOM

[Detailed scope table with special attention to moisture issues]

ADDITIONAL ROOMS

[Continue same format for all affected areas]

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SECTION 3: EXTERIOR SCOPE

Exterior Envelope

Component	Location	Damage	Action	Quantity	Unit	Unit Cost	Total
ROOF							
Shingles	Entire	Wind damage	Replace affected areas	5	SQ	\$[#]	\$[#]
Underlayment	Damaged areas	Torn	Replace with shingles	5	SQ	\$[#]	\$[#]
Flashing	Valleys, walls	Lifted	Repair/replace	50	LF	\$[#]	\$[#]
Decking	Damaged sections	Water damage	Replace plywood	200	SF	\$[#]	\$[#]
GUTTERS							
Gutters	All sides	Damaged, clogged	Clean and repair	120	LF	\$[#]	\$[#]
Downspouts	4 locations	Disconnected	Reattach and seal	4	EA	\$[#]	\$[#]
SIDING							
Vinyl siding	North & East	Impact damage	Replace sections	200	SF	\$[#]	\$[#]
House wrap	Behind damage	Torn	Replace affected	200	SF	\$[#]	\$[#]
Trim boards	Windows/doors	Water damage	Replace and paint	100	LF	\$[#]	\$[#]
WINDOWS							
Window unit	Front bedroom	Glass broken	Replace entire unit	1	EA	\$[#]	\$[#]
Window unit	Living room	Frame damaged	Replace entire unit	1	EA	\$[#]	\$[#]
Screens	Various	Torn	Replace screens	6	EA	\$[#]	\$[#]
DOORS							
Entry door	Front	Frame damage	Adjust and repair	1	EA	\$[#]	\$[#]
Sliding door	Rear	Track damaged	Replace unit	1	EA	\$[#]	\$[#]
SUBTOTAL EXTERIOR:							\$[#]

## SECTION 4: SYSTEMS SCOPE

### Electrical System

#### MAIN PANEL ASSESSMENT

- Panel Condition: ☐ No damage ☐ Needs inspection ☐ Replace
- Breakers Affected: [#] of [#] total
- Grounding System: ☐ Intact ☐ Needs repair
- Surge Damage: ☐ None ☐ Suspected ☐ Confirmed

Component	Location	Issue	Action Required	Quantity	Unit	Cost	Total
Main panel	Basement	Water intrusion	Inspect and test all	1	LS	\$[#]	\$[#]
Breakers	Panel	Test all	Replace affected	6	EA	\$[#]	\$[#]
Wiring	Affected areas	Possible damage	Test and replace	500	LF	\$[#]	\$[#]
Outlets	Throughout	Water damage	Replace with GFCI/AFCI	15	EA	\$[#]	\$[#]
Switches	Throughout	Test all	Replace as needed	10	EA	\$[#]	\$[#]
Fixtures	Various	Water damage	Replace	8	EA	\$[#]	\$[#]
Smoke detectors	All	Test	Replace, interconnect	6	EA	\$[#]	\$[#]
Code upgrades	Kitchen/Bath	Required GFCI	Install per code	8	EA	\$[#]	\$[#]
<b>ELECTRICAL SUBTOTAL:</b>							<b>\$[#]</b>

### Plumbing System

#### SYSTEM ASSESSMENT

- Supply Lines: ☐ Intact ☐ Leaks ☐ Frozen/Burst
- Drain Lines: ☐ Clear ☐ Blocked ☐ Damaged
- Water Heater: ☐ Operational ☐ Damaged ☐ Replace
- Fixtures: [#] need replacement

Component	Location	Issue	Action Required	Quantity	Unit	Cost	Total
Supply lines	Affected areas	Check all	Pressure test	1	LS	\$[#]	\$[#]
Drain lines	Affected areas	Possible blockage	Camera inspect	1	LS	\$[#]	\$[#]
Water heater	Basement	Submerged	Replace	1	EA	\$[#]	\$[#]
Toilets	2 bathrooms	Base damage	Remove and reset	2	EA	\$[#]	\$[#]
Sinks	Kitchen/baths	Check all	Reinstall	3	EA	\$[#]	\$[#]
Shut-off valves	Various	Test all	Replace as needed	6	EA	\$[#]	\$[#]
<b>PLUMBING SUBTOTAL:</b>							<b>\$[#]</b>

## HVAC System

### SYSTEM ASSESSMENT

- Furnace/AC: ☐ Operational ☐ Needs service ☐ Replace
- Ductwork: ☐ Clean ☐ Contaminated ☐ Damaged
- Controls: ☐ Working ☐ Replace thermostat ☐ Zone controls affected

Component	Location	Issue	Action Required	Quantity	Unit	Cost	Total
Furnace	Basement	Water damage	Replace unit	1	EA	\$[#]	\$[#]
AC unit	Exterior	Debris damage	Service and test	1	EA	\$[#]	\$[#]
Ductwork	Throughout	Contamination	Clean and sanitize	1	LS	\$[#]	\$[#]
Registers	All rooms	Rust/damage	Replace affected	12	EA	\$[#]	\$[#]
Thermostat	Hallway	Water damage	Replace with programmable	1	EA	\$[#]	\$[#]
<b>HVAC SUBTOTAL:</b>							<b>\$[#]</b>

## SECTION 5: CONTENTS SCOPE

### Personal Property Assessment

Category	Location	# Items	Action	Cleaning Method	Est. Value	Salvage %	Total Loss
FURNITURE							



Category	Location	# Items	Action	Cleaning Method	Est. Value	Salvage %	Total Loss
Upholstered	Living room	3	Clean/restore	Professional	\$[#]	75%	\$[#]
Wood furniture	Bedrooms	8	Clean/refinish	On-site	\$[#]	90%	\$[#]
Mattresses	Bedrooms	3	Dispose	N/A	\$[#]	0%	\$[#]
<b>ELECTRONICS</b>							
TVs	Various	3	Test/clean	Specialized	\$[#]	50%	\$[#]
Computers	Office	2	Data recovery	Professional	\$[#]	50%	\$[#]
Appliances	Kitchen	4	Test/replace	N/A	\$[#]	25%	\$[#]
<b>CLOTHING</b>							
Clothing	Closets	200+	Launder	Ozone treatment	\$[#]	95%	\$[#]
Shoes	Closets	40	Clean/dispose	Professional	\$[#]	60%	\$[#]
<b>DOCUMENTS</b>							
Important papers	Office	1 box	Freeze dry	Specialized	Invaluable	90%	N/A
Photos	Various	100+	Restore	Digital scanning	Invaluable	80%	N/A
<b>OTHER</b>							
Artwork	Walls	10	Clean/restore	Conservation	\$[#]	85%	\$[#]
Books	Office	200+	Clean/dry	Ozone treatment	\$[#]	70%	\$[#]
<b>CONTENTS TOTAL:</b>					\$[#]		\$[#]

## SECTION 6: ENVIRONMENTAL CONCERNS

### Testing and Remediation Requirements

Concern	Testing Required	Results	Remediation	Protocol	Cost	Clearance
<b>MOLD</b>						
Assessment	Air quality	[Pending/Results]	Required if positive	IICRC S520	\$[#]	Post-remediation test
Visible growth	All affected areas	[Locations]	Professional removal	Containment required	\$[#]	Clearance certificate
<b>ASBESTOS</b>						

Concern	Testing Required	Results	Remediation	Protocol	Cost	Clearance
Testing	If pre-1980	[Pending/Results]	Licensed abatement	EPA RRP	\$[#]	Air clearance
Materials	Flooring, insulation	[Materials]	Proper disposal	State requirements	\$[#]	Certificate
LEAD PAINT						
Testing	If pre-1978	[Pending/Results]	RRP certified	EPA RRP	\$[#]	Clearance test
BIOHAZARD						
Category	[Cat 1/2/3]	N/A	Professional only	OSHA standards	\$[#]	Documentation
ENVIRONMENTAL TOTAL:					\$[#]	

## SECTION 7: CODE COMPLIANCE REQUIREMENTS

### Required Code Upgrades

Code Item	Current	Required	Trigger	Cost Impact	Notes
ELECTRICAL CODES					
GFCI Protection	None	Kitchen, baths, garage	Renovation	\$[#]	NEC 210.8
AFCI Protection	None	Bedrooms, living areas	Panel replacement	\$[#]	NEC 210.12
Smoke Detectors	Battery only	Hardwired, interconnected	Major renovation	\$[#]	IRC R314
BUILDING CODES					
Egress Windows	Non-compliant	Bedroom compliance	Window replacement	\$[#]	IRC R310
Insulation	R-19 walls	R-21 minimum	Walls opened	\$[#]	IECC
Handrails	34" height	34-38" required	Stair work	\$[#]	IRC R311
PLUMBING CODES					
Backflow Prevention	None	Required on hose bibs	Plumbing work	\$[#]	IPC 608
Water Heater	No pan	Drain pan required	Replacement	\$[#]	IPC 504

Code Item	Current	Required	Trigger	Cost Impact	Notes
CODE UPGRADE TOTAL:				[\$#]	

## SECTION 8: SPECIAL CONSIDERATIONS

### Unique Factors Affecting Scope

#### MATCHING ISSUES

Item	Original	Available	Solution	Cost Impact
Hardwood flooring	3" oak, discontinued	No exact match	Sand & refinish all	+\$[#]
Roof shingles	25-year, discontinued	Close match only	Insurance approval needed	+\$[#]
Paint color	Custom mix	Match from sample	Full room/area repaint	+\$[#]
Ceramic tile	Imported, discontinued	No match	Replace entire floor	+\$[#]

#### ACCESS REQUIREMENTS

- Temporary housing needed: [Duration]
- Phases requiring vacancy: [List phases]
- Pet accommodations: [Requirements]
- Security during construction: [Measures needed]
- Storage of contents: [On-site/Off-site]

#### SEASONAL CONSTRAINTS

- Exterior work weather window: [Dates]
- Temperature requirements for materials: [Specifications]
- Drying time considerations: [Impact on schedule]

#### HISTORICAL/ARCHITECTURAL FEATURES

- Elements requiring special restoration: [List]
- Craftsman requirements: [Specialties needed]
- Material sourcing challenges: [List]

## SECTION 9: EXCLUSIONS AND LIMITATIONS

### Items NOT Included in This Scope

#### SPECIFICALLY EXCLUDED:

1. Upgrades beyond code requirements
2. Betterments not related to the loss
3. Maintenance items unrelated to damage
4. Wear and tear issues pre-existing loss
5. [Other specific exclusions]

#### DISPUTED ITEMS (Requiring Further Review)

Item	Adjuster Position	Contractor Position	Documentation	Status
[Item]	Not related	Direct damage	Photos #[#]	Pending
[Item]	Normal wear	Loss-related	Engineer report	Review

## SECTION 10: TIMELINE AND SEQUENCING

### Project Schedule

Phase	Description	Duration	Start	Complete	Dependencies
PHASE 1: MITIGATION					
1.1	Emergency securing	2 days	Day 1	Day 2	Immediate
1.2	Water extraction	3 days	Day 1	Day 3	Immediate
1.3	Demolition	5 days	Day 4	Day 8	After extraction
PHASE 2: STRUCTURAL					
2.1	Framing repairs	5 days	Day 9	Day 13	After demo
2.2	Roofing	3 days	Day 14	Day 16	Weather dependent
2.3	Siding/exterior	5 days	Day 17	Day 21	After roofing
PHASE 3: SYSTEMS					
3.1	Electrical rough	3 days	Day 14	Day 16	After framing

Phase	Description	Duration	Start	Complete	Dependencies
3.2	Plumbing rough	2 days	Day 17	Day 18	After electrical
3.3	HVAC	2 days	Day 19	Day 20	After plumbing
3.4	Inspections	1 day	Day 21	Day 21	After all rough
<b>PHASE 4: INSULATION/DRYWALL</b>					
4.1	Insulation	2 days	Day 22	Day 23	After inspection
4.2	Drywall hang	3 days	Day 24	Day 26	After insulation
4.3	Drywall finish	5 days	Day 27	Day 31	After hanging
<b>PHASE 5: FINISHES</b>					
5.1	Painting	5 days	Day 32	Day 36	After drywall
5.2	Flooring	5 days	Day 37	Day 41	After painting
5.3	Cabinets/fixtures	3 days	Day 42	Day 44	After flooring
5.4	Final systems	2 days	Day 45	Day 46	After fixtures
<b>PHASE 6: COMPLETION</b>					
6.1	Final inspections	1 day	Day 47	Day 47	After all work
6.2	Punch list	2 days	Day 48	Day 49	After inspection
6.3	Final cleaning	1 day	Day 50	Day 50	After punch list
<b>TOTAL PROJECT DURATION:</b>		<b>50 Working Days</b>			

## SECTION 11: COST SUMMARY

### Total Project Costs

Category	Subtotal	Overhead (10%)	Profit (10%)	Total
INTERIOR REPAIRS				
Room repairs	\$[#]	\$[#]	\$[#]	\$[#]
EXTERIOR REPAIRS				
Exterior work	\$[#]	\$[#]	\$[#]	\$[#]
SYSTEMS				
Electrical	\$[#]	\$[#]	\$[#]	\$[#]
Plumbing	\$[#]	\$[#]	\$[#]	\$[#]
HVAC	\$[#]	\$[#]	\$[#]	\$[#]
CONTENTS				
Contents restoration	\$[#]	N/A	N/A	\$[#]
ENVIRONMENTAL				
Testing/Remediation	\$[#]	\$[#]	\$[#]	\$[#]
CODE UPGRADES				
Required upgrades	\$[#]	\$[#]	\$[#]	\$[#]
PROJECT SUBTOTAL	\$[#]	\$[#]	\$[#]	\$[#]
SALES TAX ([%])				\$[#]
PERMITS/FEES				\$[#]
GRAND TOTAL				\$[#]

## SECTION 12: AGREEMENT AND SIGNATURES

### Scope Acceptance

**AGREEMENT STATEMENT** This Scope of Loss represents the agreed-upon repairs necessary to restore the property to pre-loss condition. All parties acknowledge this scope is:

- ☐ Complete and final
- ☐ Subject to hidden damage discovery
- ☐ Subject to code official requirements
- ☐ Preliminary pending further investigation

## SUPPLEMENTAL PROVISIONS

- Hidden damage will be documented and submitted as supplement
- Code-required upgrades will be added if triggered
- Scope changes require written agreement from all parties
- Photos will document all work phases

## Signatures

**POLICYHOLDER ACCEPTANCE** I have reviewed and agree to this scope of repairs:

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[Name]

Date: [Date]

**INSURANCE ADJUSTER APPROVAL** This scope is approved for the insurance claim:

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[Adjuster Name]

Company: [Insurance Company]

Date: [Date]

**CONTRACTOR AGREEMENT** We agree to complete this scope of work:

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[Contractor Name]

Company: [Company Name]

License #: [Number]

Date: [Date]

**PUBLIC ADJUSTER** (if applicable) Reviewed and approved on behalf of insured:

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[PA Name]

License #: [Number]

Date: [Date]

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# ATTACHMENTS

## Required Supporting Documentation

- ☐ Photographic documentation (before, during, after)
- ☐ Moisture readings and mapping
- ☐ Engineering reports (if structural)
- ☐ Environmental test results
- ☐ Code official letters/requirements
- ☐ Material specifications
- ☐ Subcontractor bids
- ☐ Equipment rental agreements
- ☐ Detailed estimate in Xactimate/similar format

## REVISION HISTORY

Revision	Date	Description	By	Approved
0	[Date]	Initial scope	[Name]	Pending
1	[Date]	Added [description]	[Name]	[Initials]
2	[Date]	Revised [description]	[Name]	[Initials]

## NOTES

[Space for additional notes, clarifications, or special instructions]

*This Scope of Loss is a living document subject to adjustment based on hidden damage discovery, code requirements, and agreement of all parties. Maintain all versions for claim documentation.*