

# SWORN STATEMENT IN PROOF OF LOSS

## Example Document - Hurricane Damage Claim

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**TO:** Liberty Mutual Insurance Company  
Claims Department - Property Division  
175 Berkeley Street  
Boston, MA 02116

**ATTN:** Sarah Mitchell, Senior Adjuster

**FROM:** Robert and Jennifer Thompson  
4827 Oceanview Drive  
Wilmington, NC 28409

**SUBMITTED VIA:** Certified Mail #7022 0410 0003 1247 8892

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## CLAIM REFERENCE INFORMATION

**POLICY NUMBER:** HO-3574829-NC-2024

**CLAIM NUMBER:** 2024-NC-0987654

**DATE OF LOSS:** October 15, 2024

**TIME OF LOSS:** Approximately 2:30 PM - 6:45 PM

**PERIL/CAUSE:** Hurricane Milton - Wind and Wind-Driven Rain

**INSURED PROPERTY:** 4827 Oceanview Drive, Wilmington, NC 28409

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## PROOF OF LOSS STATEMENT #: 1 (Initial)

**Date Prepared:** November 28, 2024

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## STATE OF NORTH CAROLINA

## COUNTY OF NEW HANOVER

I, **Robert Thompson**, and I, **Jennifer Thompson**, being first duly sworn upon oath, depose and say:

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## 1. IDENTIFICATION AND AUTHORITY

We are the named insureds under Policy Number HO-3574829-NC-2024 issued by Liberty Mutual Insurance Company, with coverage effective from January 1, 2024 to January 1, 2025. We are authorized to make this statement and have personal knowledge of the facts stated herein.

### Additional Insureds/Interests:

- **Mortgagee:** Wells Fargo Home Mortgage, Loan #: 0047859632
  - **Co-insured:** Jennifer Thompson, Relationship: Spouse
  - **Additional Interest:** None
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## 2. OCCUPANCY AND USE

At the time of loss, the described property was occupied as: ☒ **Owner-occupied primary residence** (since March 15, 2019) ☐ Rental property  
☐ Secondary/seasonal residence  
☐ Commercial property  
☐ Vacant

**Changes in occupancy within past 12 months:** None

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## 3. TITLE AND OWNERSHIP INTEREST

### Property Ownership:

- We are co-owners of the property (Joint Tenants with Rights of Survivorship)
- Deed dated: March 15, 2019
- Ownership percentage: 50% each
- Property purchased: March 15, 2019 for \$485,000
- Current market value (pre-loss): \$625,000 (per 2024 tax assessment)

### Other parties with insurable interest:

- Wells Fargo Home Mortgage | Mortgagee | N/A | 1-800-869-3557
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## 4. COMPLETE LOSS DETAILS

### Loss Occurrence:

- **Date:** October 15, 2024
- **Time discovered:** 7:15 PM
- **Reported to carrier:** October 15, 2024 at 8:45 PM via emergency hotline

**Cause of loss:** Hurricane Milton - Category 2 hurricane with sustained winds of 105 mph and wind-driven rain

**Detailed Description of Loss Event:**

On October 15, 2024, Hurricane Milton made landfall near Wilmington, NC as a Category 2 storm. We evacuated on October 14, 2024 at 3:00 PM per mandatory evacuation orders. During the storm, our property sustained severe damage from hurricane-force winds and wind-driven rain between approximately 2:30 PM and 6:45 PM.

Upon returning on October 16, 2024 at 10:30 AM with permission from emergency management, we discovered:

- Approximately 50% of our roof shingles were torn off
- The chimney had collapsed through the roof into the attic
- Multiple windows were broken by flying debris
- Water intrusion throughout the second floor and into the first floor
- Our detached garage roof was completely removed
- Fence destroyed, deck damaged, and two large oak trees fell

We immediately photographed all damage, contacted you at 8:45 PM on October 15 via your emergency hotline (claim opened October 16), and arranged for emergency tarping services on October 17, 2024.

**Persons Present/Witnesses:**

- Mark Rodriguez - Neighbor - (910) 555-0123
- Officer James Wilson - Wilmington PD (during return) - Badge #4782

**No person was injured during this incident:** ☒ True

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**5. ITEMIZED SCHEDULE OF DAMAGES**

**A. BUILDING/STRUCTURE DAMAGES**

Component	Description of Damage	Repair Cost	Replacement Cost	Amount Claimed
Roof	50% of shingles missing, decking damaged in 6 areas, underlayment destroyed	\$18,500	\$24,000	\$24,000
Chimney	Complete collapse through roof structure	\$8,500	\$12,000	\$12,000
Walls	Water damage to drywall in 8 rooms, exterior siding damaged north side	\$14,200	\$16,500	\$16,500
Floors	Hardwood buckled in 4 rooms, carpet destroyed in 3 rooms	\$11,800	\$15,000	\$15,000
Windows	7 windows broken, 3 frames damaged	\$5,600	\$7,200	\$7,200
Ceilings	Water damage in 6 rooms, two partial collapses	\$8,900	\$10,500	\$10,500
Electrical	Panel water damage, 6 circuits failed, outdoor fixtures destroyed	\$4,200	\$5,500	\$5,500
Insulation	Attic insulation saturated (1,800 sq ft)	\$3,800	\$4,500	\$4,500
HVAC	Outdoor unit damaged by debris, ductwork water damage	\$6,500	\$8,500	\$8,500
Kitchen	Cabinet water damage, appliances affected by power surge	\$8,200	\$11,000	\$11,000
Bathrooms	2 bathrooms with water damage to vanities, fixtures	\$4,800	\$6,200	\$6,200

**Building Subtotal Claimed: \$120,900**

## B. OTHER STRUCTURES

Structure	Description	Damage	Replacement Cost	Amount Claimed
Detached Garage	24x24 two-car garage	Roof completely removed, structure compromised	\$18,000	\$18,000
Fence	6-foot wood privacy fence	180 linear feet destroyed	\$5,400	\$5,400
Deck	16x20 composite deck	Railing destroyed, 30% of decking damaged	\$4,200	\$4,200
Storage Shed	10x12 wood shed	Total loss	\$2,800	\$2,800

**Other Structures Subtotal: \$30,400**

## C. PERSONAL PROPERTY (Summary - Detailed inventory attached)

Category	Number of Items	Replacement Cost	Depreciation	ACV	Amount Claimed
Furniture	47	\$28,500	\$8,550	\$19,950	\$28,500
Electronics	23	\$12,800	\$3,840	\$8,960	\$12,800
Appliances	8	\$8,200	\$2,460	\$5,740	\$8,200
Clothing	285	\$15,600	\$4,680	\$10,920	\$15,600
Artwork/Decor	34	\$6,400	\$1,920	\$4,480	\$6,400
Tools/Equipment	52	\$4,800	\$1,440	\$3,360	\$4,800
Other	186	\$8,700	\$2,610	\$6,090	\$8,700

**Personal Property Subtotal:** \$85,000 *(See attached 18-page detailed inventory with photos)*

**D. ADDITIONAL LIVING EXPENSES**

Category	Monthly Amount	Months	Total Incurred	Total Expected	Amount Claimed
Temporary housing	\$3,200	2	\$6,400	\$19,200	\$19,200
Excess food costs	\$400	2	\$800	\$2,400	\$2,400
Storage	\$250	2	\$500	\$1,500	\$1,500
Transportation	\$150	2	\$300	\$900	\$900
Laundry	\$80	2	\$160	\$480	\$480
Pet boarding	\$600	2	\$1,200	\$3,600	\$3,600

**ALE Subtotal:** \$28,080 *(Expecting 6 months displacement based on contractor estimates)*

**6. TOTAL AMOUNT CLAIMED**

Coverage	Amount Claimed	Less Deductible	Net Claim
Dwelling (Coverage A)	\$120,900	\$5,000 (Hurricane)	\$115,900
Other Structures (Coverage B)	\$30,400	\$0	\$30,400
Personal Property (Coverage C)	\$85,000	\$0	\$85,000
Loss of Use (Coverage D)	\$28,080	\$0	\$28,080
Debris Removal	\$4,500	\$0	\$4,500

**TOTAL CLAIM:** \$268,880 | **Total Deductible:** \$5,000 | **NET TOTAL:** \$263,880

**7. PRIOR LOSSES AND CLAIMS**

### Claims history at this property (past 5 years):

- June 8, 2021 | Water Damage - Pipe Burst | \$8,500 | LM-2021-456789 | Liberty Mutual
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## 8. OTHER INSURANCE

- ☒ No other insurance covers this loss
- ☐ Other insurance exists
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## 9. PROPERTY CHANGES SINCE POLICY INCEPTION

### Changes:

- Kitchen renovation: February 2024, \$45,000 (carrier notified, coverage increased)
  - New HVAC system: May 2024, \$8,500
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## 10. MORTGAGE AND LIENS

The property is subject to: ☒ **First Mortgage:** Wells Fargo, Balance: \$287,500, Account #: 0047859632

- ☐ Second Mortgage
- ☐ HELOC
- ☐ Tax liens
- ☐ Mechanics liens
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## 11. SUBROGATION

- I have not released any party from liability for this loss
  - I assign all rights of recovery to Liberty Mutual Insurance Company to the extent of payment
  - **Potentially responsible parties:** None identified (Act of God - Hurricane)
  - **Evidence preserved for subrogation:** N/A
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## 12. EXAMINATION UNDER OATH

We agree to:

- Submit to examination under oath regarding this claim

- Produce all relevant documents requested
  - Provide access to the damaged property
  - Cooperate fully with the claim investigation
  - Preserve all evidence of loss
  - Provide records as required under the policy
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### **13. DOCUMENTS ATTACHED/AVAILABLE**

- ☒ Detailed personal property inventory (18 pages)
  - ☒ Photographs of damage (127 photos on USB drive)
  - ☒ Video documentation (45 minutes)
  - ☒ Contractor estimates (3 estimates totaling \$148,000-\$165,000)
  - ☒ Invoices/receipts for emergency repairs (\$4,875)
  - ☒ Receipts for ALE expenses (\$9,360 to date)
  - ☒ Prior year tax returns (for ALE calculation)
  - ☒ Mortgage statement
  - ☒ Proof of ownership/title
  - ☒ Weather reports from NOAA
  - ☒ Kitchen renovation receipts and permits
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### **14. RESERVATION OF RIGHTS**

We specifically reserve the right to:

- Submit supplemental proofs of loss for damages discovered
  - Claim all benefits available under the policy
  - Invoke appraisal if disputes arise
  - Recover full replacement cost upon completion of repairs
  - Claim code upgrade coverage
  - Assert all rights under applicable state law
  - Amend this proof of loss if errors or omissions are discovered
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### **15. FRAUD WARNING**

**WE HAVE READ THE FOLLOWING WARNING:**

*NORTH CAROLINA FRAUD WARNING: Any person who, with intent to injure, defraud or deceive an insurance company or insurance claimant, 1) files a statement of claim containing any false, incomplete or misleading information, or 2) assists, abets, solicits, or conspires with another to prepare or make any false, incomplete, or misleading statement or claim is guilty of a Class H felony.*

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## **16. DECLARATION AND SIGNATURE**

We declare under penalty of perjury that:

1. We have read this entire proof of loss statement
  2. The information provided is true and correct to the best of our knowledge
  3. The loss did not originate from any act, design, or procurement on our part
  4. No attempt to defraud the insurance company is being made
  5. The amounts claimed are just and correct
  6. All damaged property has been accounted for
  7. No property has been concealed or removed
  8. We will notify the carrier if any property is recovered
  9. We have not received compensation from any other source except the emergency advance of \$10,000
  10. All statements made are within our personal knowledge
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**SWORN TO AND SUBSCRIBED** before me this 28th day of November, 2024, at Wilmington, North Carolina.

**Robert Thompson**

Signature: */s/ Robert Thompson*

Date: November 28, 2024

**Jennifer Thompson**

Signature: */s/ Jennifer Thompson*

Date: November 28, 2024

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**NOTARY PUBLIC**

**State of North Carolina**

**County of New Hanover**



On November 28, 2024, before me, Patricia L. Williams, Notary Public, personally appeared Robert Thompson and Jennifer Thompson, 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 capacity, 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 North Carolina that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

*/s/ Patricia L. Williams*

**Patricia L. Williams**

Notary Public

My Commission Expires: June 30, 2027

Commission #: 2024NC0789

[NOTARY SEAL]

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### **ADJUSTER ACKNOWLEDGMENT (For Adjuster Use)**

Received by: \_\_\_\_\_

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

Time: \_\_\_\_\_

Method: ☐ In Person ☐ Mail ☐ Email ☐ Fax

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**Note:** This Sworn Statement in Proof of Loss is submitted with full reservation of all rights under the policy and applicable law, including the right to submit supplemental proofs of loss as additional damages are discovered during the repair process.