

# WATER DAMAGE CLAIM LETTER

**Document Category:** Structural & Property-Specific

**Document Number:** 02-Enhanced of 33

## CLAIMANT INFORMATION

Jennifer and Robert Chen

1847 Willow Creek Lane

Gainesville, GA 30507

Phone: (770) 555-6234

Email: [chen.family.claims@email.com](mailto:chen.family.claims@email.com)

Date: November 19, 2024

## INSURANCE COMPANY INFORMATION

**SENT VIA CERTIFIED MAIL AND EMAIL - URGENT TIME-SENSITIVE**

Tracking #: 7024 1901 0000 3456 7890

Allstate Insurance Company

Claims Department - Water Loss Division

3075 Sanders Road

Northbrook, IL 60062

**Attention:** Water Mitigation Team

**Copy to:** Property Claims Manager

**RE: WATER DAMAGE INSURANCE CLAIM - IMMEDIATE MITIGATION REQUIRED**

- Policy Number: 034782619
- Claim Number: 2024-WD-458923
- Date of Loss: November 17, 2024
- Time Discovered: 2:30 PM
- Loss Location: 1847 Willow Creek Lane, Gainesville, GA 30507
- Source of Water: Upstairs bathroom toilet supply line failure
- Category of Water: ☒ Cat 1 (Clean) ☐ Cat 2 (Gray) ☐ Cat 3 (Black)
- Currently Active: ☐ Yes ☒ No - Stopped at 2:45 PM

Dear Claims Representative:

This letter serves as formal notice and comprehensive documentation of significant water damage at my insured property. The loss occurred on November 17, 2024 when a supply line to the upstairs bathroom toilet failed at the compression fitting, releasing an estimated 300+ gallons of water, resulting in extensive water intrusion affecting multiple levels and areas of the structure.

## IMMEDIATE MITIGATION STATUS

### Emergency Response Completed:

- Water source stopped: 2:45 PM on November 17, 2024
- Professional mitigation called: 3:00 PM on November 17, 2024
- Mitigation company arrived: 4:30 PM on November 17, 2024
- Equipment currently running: 12 air movers, 3 dehumidifiers
- Affected materials removed: ☒ In progress ☐ Complete ☐ Awaiting approval

**48-Hour Moisture Risk Alert:** Mold growth begins within 48-72 hours. Loss occurred 53 hours ago. Immediate authorization required for complete mitigation.

## I. WATER LOSS DETAILS

### Source and Cause Analysis

#### Primary Water Source:

- Exact location: Master bathroom, second floor, toilet supply line
- Type of failure: Burst at compression fitting due to material fatigue
- Component age: Approximately 12 years (original to home)
- Maintenance history: Annual plumbing inspections documented
- Sudden and accidental: ☒ Yes ☐ No

#### Water Release Characteristics:

- Estimated volume: 300-400 gallons
- Duration of release: Approximately 45 minutes
- Flow rate: 7-9 gallons per minute
- Water temperature: ☒ Cold ☐ Hot ☐ Mixed
- Pressure involved: ☒ Supply line (60 PSI) ☐ Gravity fed

#### Discovery Circumstances:

- Discovered by: Jennifer Chen (homeowner)
- How discovered: Water dripping through kitchen ceiling below
- Immediate actions: Shut off water main, called insurance
- Water shut off by: Robert Chen at 2:45 PM

Water Migration Mapping

Vertical Migration:

- Originated: Second floor (master bathroom)
- Affected below: ☒ Yes - First floor kitchen, dining room, living room
- Ceiling penetration: Kitchen (200 sq ft), dining room (150 sq ft)
- Wall cavities affected: Estimated 40%

Horizontal Migration:

Floor Level	Rooms Affected	Estimated Sq Ft	Water Depth
Second Floor	Master bath, master bedroom, hallway	450 sq ft	1-2 inches
First Floor	Kitchen, dining, living room	820 sq ft	0.5 inches
Totals:	6 rooms	1,270 sq ft	Varies

II. DETAILED DAMAGE ASSESSMENT

Structural Components

Flooring Systems:

Room	Flooring Type	Square Feet	Damage Level	Action Required
Master Bedroom	Carpet/Pad	280 sq ft	Saturated throughout	Full replacement
Master Bath	Tile	120 sq ft	Subfloor damaged	Remove tile, replace subfloor
Upstairs Hallway	Hardwood	80 sq ft	Severe cupping/buckling	Full replacement
Kitchen	Hardwood	340 sq ft	Cupping, finish damage	Sand and refinish minimum
Dining Room	Hardwood	220 sq ft	Water staining, cupping	Replacement likely
Living Room	Carpet/Pad	380 sq ft	60% saturated	Full replacement

Wall Systems:

Location	Wall Type	Linear Feet	Height Affected	Moisture %	Action
Master Bedroom	Drywall	56 LF	24" wicking	78%	Cut at 4' height
Kitchen	Drywall	42 LF	36" wicking	82%	Cut at 4' height
Dining Room	Drywall	38 LF	24" wicking	65%	Cut at 4' height
Living Room	Drywall	44 LF	18" wicking	58%	Cut at 2' height

Ceiling Systems:

- Collapsed areas: Kitchen, 4'x6' section fell
- Sagging observed: Dining room, 150 sq ft
- Staining visible: 370 sq ft total
- Insulation saturated above: All affected ceiling areas
- Electrical fixtures affected: 3 recessed lights, 2 ceiling fans

Insulation:

- Wall cavities: 180 linear feet affected
- Ceiling/between floors: 820 square feet
- Type: ☒ Fiberglass ☐ Cellulose ☐ Spray foam
- Removal required: Approximately 120 cubic feet

Detailed Room-by-Room Documentation

ROOM: Master Bedroom [Dimensions: 16' x 18']

**Water Source Entry:** Through bathroom door, spread across floor

**Water Level:** Standing water 1.5" deep

Affected Materials:

- Carpet and pad: 280 sq ft - Complete saturation
- Drywall: 4 walls affected to 24" height - 56 linear feet
- Baseboard: 56 linear feet - Swelling observed
- Closet contents: 30% affected on floor level
- Furniture: King bed frame, 2 nightstands - water damage to legs

Moisture Readings:

- Walls: 78% at 6", 52% at 24", 22% at 48"

- Subfloor: 92% throughout
- Ambient humidity: 74%

**Mitigation Actions Taken:**

- Carpet/pad removed November 17, 6:00 PM
- 4 air movers placed
- 1 dehumidifier running
- Affected contents elevated

**ROOM: Kitchen [Dimensions: 14' x 24']**

**Water Source Entry:** Through ceiling from bathroom above

**Water Level:** Standing water 0.5" deep

**Affected Materials:**

- Hardwood flooring: 340 sq ft - Cupping and finish damage
- Drywall ceiling: 200 sq ft - Partial collapse, remainder sagging
- Drywall walls: 42 linear feet to 36" height
- Cabinets: Lower cabinets on north wall - water damage to boxes
- Appliances: Dishwasher insulation wet, refrigerator moved

**Moisture Readings:**

- Walls: 82% at 6", 58% at 24", 28% at 48"
- Ceiling: 95% (what remains)
- Cabinets: 68% moisture content

**Mitigation Actions Taken:**

- Collapsed ceiling material removed
- 4 air movers placed
- Cabinet doors removed for drying
- Appliances pulled out

**Personal Property Damage****Priority Salvage Items:**

Category	Description	Location	Action Taken	Restoration Possible
Electronics	2 laptops, printer	Home office	Elevated immediately	Being evaluated
Documents	Tax records, insurance papers	Filing cabinet	Moved to dry area	Yes
Photos	3 photo albums	Living room shelf	Professional restoration	Partial
Furniture	Antique dining chairs (6)	Dining room	Moved to garage	Yes - refinishing needed

**Total Loss Items (Non-salvageable):**

- Master bedroom mattress and box spring
- Living room sofa (fabric, water wicked up)
- 2 area rugs
- All affected carpet and padding (660 sq ft)
- Particle board bookshelf
- Lower kitchen cabinet boxes (3 units)

**III. PROFESSIONAL MITIGATION RESPONSE**

**Water Mitigation Company Details**

**Company Information:**

- Name: ServPro of North Gainesville
- Certification: IICRC Cert# 89234
- Arrival time: 1.5 hours after call
- Crew size: 4 technicians
- Project manager: David Martinez, (770) 555-8900

**Initial Response Actions:**

- Water extraction: 180 gallons removed
- Contents manipulation: 32 items moved
- Affected materials removed: 660 sq ft carpet/pad, partial drywall
- Equipment placed: 12 air movers, 3 dehumidifiers, 1 air scrubber
- Containment established: ☒ Yes ☐ No

**Moisture Documentation**

**Moisture Mapping:**

Date/Time	Location	Material	Moisture %	Temperature	RH%
11/17 5pm	Master BR/North wall	Drywall	78%	72°F	74%
11/17 5pm	Kitchen	Subfloor	95%	71°F	76%
11/18 9am	Master BR/North wall	Drywall	64%	70°F	58%
11/18 9am	Kitchen	Subfloor	82%	70°F	55%
11/19 9am	Master BR/North wall	Drywall	48%	69°F	45%
11/19 9am	Kitchen	Subfloor	68%	69°F	43%

### Drying Progress:

- Target dry standard: <16% moisture content
- Estimated days to dry: 4-5 days total

### Mitigation Scope and Costs

#### Emergency Mitigation Invoice:

- Water extraction: \$850
- Equipment rental (daily): \$450/day x 5 days = \$2,250
- Labor: \$3,200
- Materials removal: \$1,850
- Contents manipulation: \$650
- Current Total: \$8,800
- Estimated Final: \$10,500

## IV. MOLD PREVENTION PROTOCOL

### Time-Critical Factors

#### Mold Growth Timeline:

- Hours 0-24: Optimal mitigation window ✓ Addressed
- Hours 24-48: Critical prevention period ✓ In progress
- Hours 48-72: Mold germination begins - Currently at hour 53
- Hours 72+: Visible growth likely

#### Prevention Measures Implemented:

- ✓ Water extraction within 2 hours

- ✓ Wet materials removal in progress
- ✓ Drying equipment operational
- ✓ HVAC system shut down to prevent spread
- ✓ Antimicrobial application scheduled for tomorrow

#### **Required Authorizations:**

- ☒ Complete wet material removal - Need approval
- ☒ Wall cavity drying - Need approval
- ☐ Additional equipment placement
- ☒ Antimicrobial treatment - Need approval
- ☐ Post-mitigation testing

## **V. REPAIR SCOPE ESTIMATES**

### **Restoration Contractors**

#### **Contractor #1: Quality Restoration LLC (License #RG45782)**

- Water mitigation: \$10,500
- Demolition: \$2,800
- Drying/Dehumidification: Included above
- Reconstruction:
  - Drywall: \$8,400
  - Flooring: \$14,200
  - Painting: \$3,600
  - Trim/Finish: \$2,100
  - Kitchen ceiling: \$3,800
  - Cabinet replacement: \$4,500
- **Total Estimate:** \$49,900

#### **Contractor #2: Premier Builders Inc. (License #CB78234)**

**Total Estimate:** \$52,300

#### **Contractor #3: RestoreTech Services (License #RT90123)**

**Total Estimate:** \$47,850

### **Specialty Services Required**



### **Additional Professional Services:**

- Plumber (repair source): \$380
- Electrician (inspect/repair affected fixtures): \$750
- HVAC (duct cleaning from water intrusion): \$650
- Content restoration: \$2,400
- Hardwood floor restoration attempt: \$3,200

## **VI. COVERAGE ANALYSIS**

### **Applicable Policy Provisions**

#### **Covered Perils:**

- Section II.A.2: "Sudden and accidental discharge or overflow of water from plumbing"
- Page 14: Coverage confirmed for this type of loss
- No applicable exclusions for this event

#### **Coverage Types Triggered:**

- Coverage A (Dwelling): Up to \$385,000
- Coverage C (Personal Property): Up to \$192,500
- Coverage D (Loss of Use): Up to \$77,000
- Additional Coverage - Debris Removal
- Additional Coverage - Reasonable Repairs

#### **Deductible Application:**

- Standard deductible: \$1,000
- Special water deductible: ☐ Yes ☒ No
- Single deductible for entire claim

## **VII. URGENT ACTION REQUIRED**

### **Within 24 Hours:**

#### **1. Authorize complete mitigation scope**

- Approve all necessary material removal
- Authorize wall cavity drying procedures
- Approve antimicrobial treatment

## 2. **Issue emergency advance**

- Mitigation costs: \$10,500
- Emergency living expenses: \$3,000
- Contents manipulation: \$650

## 3. **Schedule comprehensive inspection**

- Include moisture mapping review
- Hidden damage investigation
- Code compliance assessment

### **Within 48-72 Hours:**

1. Review and approve mitigation protocol
2. Confirm coverage for all damage
3. Authorize reconstruction planning
4. Coordinate with mortgage company (Chase Home Lending)
5. Establish contents restoration plan

## **VIII. ADDITIONAL LIVING EXPENSES**

### **Habitability Assessment**

Property is uninhabitable due to:

- ☒ No electricity in kitchen (safety disconnect)
- ☐ No running water
- ☒ Extensive drying equipment (unsafe for children)
- ☒ Safety hazards (ceiling damage)
- ☒ Moisture/air quality issues

### **Temporary Housing Needs:**

- Family size: 4 people (2 adults, 2 children ages 8 and 12), 1 dog
- Minimum requirements: 3 bedrooms/2 baths
- School district needs: Must remain in Gainesville district
- Estimated duration: 6-8 weeks
- Daily cost: \$185/day (extended stay hotel)

## **IX. DOCUMENTATION PROVIDED**

### **Complete Evidence Package**

#### **Included Attachments:**

1. **Photographic documentation** (87 photos)
  - Pre-mitigation conditions
  - Water source/failed fitting
  - Damage extent by room
  - Emergency mitigation in progress
2. **Video documentation**
  - Walkthrough showing all damage (8 minutes)
  - Water source close-up
  - Ceiling collapse area
3. **Professional documentation**
  - Plumber's report on failure cause
  - ServPro mitigation contract
  - Moisture logs (ongoing)
  - Three contractor estimates
4. **Financial documentation**
  - Mitigation invoice (preliminary)
  - Emergency expense receipts
  - Hotel receipts
  - Maintenance records showing annual plumbing inspections

## **X. CONCLUSION**

This water loss requires immediate and comprehensive response to prevent secondary damage, particularly mold growth. I have taken all appropriate emergency measures and engaged qualified professionals to mitigate the damage. The cause is clearly a covered peril - sudden and accidental water discharge from a plumbing failure - with no applicable exclusions.

Time is absolutely critical. We are now at hour 53 since the loss. Every hour of delay increases structural damage, mold growth potential, contents losses, family displacement duration, and overall claim costs.

I have been a loyal policyholder for 12 years with continuous coverage and all premiums current. I expect Allstate to handle this claim promptly and professionally, authorizing all necessary mitigation and repairs without delay.

Please acknowledge receipt immediately and provide the assigned adjuster's direct contact information. I am available for inspection at any time and will provide any reasonable documentation requested.

Your immediate attention to this urgent matter is required and appreciated.

Respectfully submitted,

Jennifer Chen

Robert Chen

November 19, 2024

**cc:**

- Chase Home Lending (Mortgagee)
- ServPro of North Gainesville
- Anderson Plumbing
- File

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## **CRITICAL WATER DAMAGE TIMELINE**

### **First 24 Hours: ✓**

- Stop water source
- Call insurance company
- Document everything
- Call mitigation company
- Move/elevate contents
- Begin water extraction

### **24-48 Hours: ✓ In Progress**

- Complete extraction
- Remove wet materials
- Full drying setup
- Moisture documentation

- Insurance inspection

### **48-72 Hours: Current Phase**

- Monitor drying progress
- Antimicrobial treatment
- Contents decisions
- Prevent mold growth
- Coordinate repairs

### **Beyond 72 Hours:**

- Mold risk increases exponentially
- Costs increase significantly
- Structural damage worsens
- Claims become complicated

**Note:** This claim is submitted with complete documentation to expedite processing. Water damage claims are extremely time-sensitive due to mold growth potential. Any delays by the insurance company that result in mold growth may constitute bad faith.