

Sedgwick Claims Management Services, Inc.  
Po Box 14514  
Lexington, KY 40512-4497



Phone: (800)842-8560

Fax: (844)346-1322

10/18/2024

Kushagr Bhatia  
3930 McKinney Ave Apt 543  
Dallas, TX 75204



Sedgwick Claims Management Services, Inc.  
PO Box 14514  
Lexington, KY 40512-4514



Phone: 877-878-6730 Option 2  
Fax: 503-412-3990

October 18, 2024

Kushagr Bhatia  
3930 McKinney Ave Apt 543  
Dallas, TX 75204

RE: Insured: Kushagr Bhatia  
Date of Loss: 08/27/2024  
Type of Loss: Vermin  
Claim Number: 4A2408WQBNF-0001

Dear Kushagr Bhatia ,

Sedgwick is the claims administrator for Starr Indemnity & Liability Co, the insurer for your storage insurance. We have completed our investigation into the above referenced claim for damages to your personal property.

The Certificate of Insurance provides a maximum of \$250 coverage for damage caused by Vermin. Attached is a Proof of Loss outlining the settlement of \$145.22 after application of the \$100.00 deductible.

Your settlement is based upon the actual cash value of the item or the cost to repair your property. The actual cash value is generally determined by considering the cost of replacing the item and deducting for depreciation. Depreciation takes into account the age and condition of the item. If applicable, please refer to the enclosed evaluation form for more specifics on the valuation of each item. If an item was not included, refer to the form for further explanation.

Please review the Proof of Loss and return the signed form to our office. Upon receipt, we will issue payment directly to you. For your convenience, enclosed is a self-addressed envelope.

This can also be emailed to us at [Storageclaims@sedgwickcms.com](mailto:Storageclaims@sedgwickcms.com) and will be uploaded to the claim file within 24 hours. Attachments of the following file types can be accepted: DOC, GIF, HTM, HTML, JPG, PDF, RTF, or TIF. The maximum size capacity is 25 megabytes per email.

To ensure documentation is matched to your claim, please include your claim number in the subject line of the email. At this time, Sedgwick cannot accept documents via Dropbox™.

We look forward to concluding your claim. Should you have any questions, please do not hesitate to contact me.

Revised 09/2023



Sincerely,

Anna Krotov  
Property Claims Associate  
Sedgwick  
Direct Line: (503)833-3122  
Toll free: (877)878-6730, Option 2, ext. 33122

For more information regarding the Orange Door Storage Insurance Program or a sample copy of your Certificate of Storage Insurance, please visit [www.orangedoorstorageinsurance.com](http://www.orangedoorstorageinsurance.com)

Sedgwick manages claims for Starr Indemnity & Liability Co on behalf of Orange Door Storage Insurance Program.

We value your privacy. For more on what personal information we may collect, how we may use this information and other important areas relating to your privacy and data protection, please read our privacy notice [www.sedgwick.com](http://www.sedgwick.com).



Revised 09/2023

**CONTENTS PROOF OF LOSS**  
(Short Form)

G20SILIM1001CUS

4A2408WQBNF-0001  
COMPANY CLAIM NUMBER

CERTIFICATE NUMBER

LIMITS  
\$5,000

PSCC, Inc. dba in CA as PSCC Insurance Services Processing, (CA License #  
0E14626)  
PRODUCER

DATE OF LOSS: 08/27/2024

Los Angeles, California  
LOCATION

TO Starr Indemnity & Liability Co

By the referenced Certificate of Insurance (hereinafter the "Certificate"), Starr Indemnity & Liability Co (hereinafter the "Company") insured Bhatia, Kushagr (hereinafter the "Assured") according to the terms and conditions contained therein, including the written portion thereof and all endorsements, transfers and assignments attached thereto, AGAINST THE PERILS OF Vermin.

A Vermin loss occurred on 08/27/2024, which loss upon the best knowledge and belief of Assured was caused by: Vermin

When the Certificate was issued - or if assigned with your consent, when such assignment was made and consented to - the Assured was the sole, absolute and unconditional owner of the property that is the subject of the referenced Company Claim Number (hereinafter the "Subject Property") and no other person or persons had any interest in the Subject Property either as mortgagee or otherwise, no incumbrance of the Subject Property existed nor has since been made nor has there been any change in title, use of possession of the Subject Property except: NO EXCEPTIONS

**THE ACTUAL LOSS AND DAMAGE** to the Subject Property  
including as a result of said loss was..... \$245.22

**THE TOTAL INSURANCE** applicable to said loss covering the Subject Property  
under the Certificate was at the time of said loss.....\$250

**INSURED HEREBY CLAIMS OF THIS COMPANY** and will accept from this Company in  
full release and satisfaction in compromise settlement of the referenced Company  
Claim Number the sum of .....\$145.22

In consideration of the payment to be made hereunder, the Assured does hereby subrogate to the Company all right, title and interest in and to the Subject Property, and agrees to immediately notify the Company in the event of any recovery of the Subject Property (whether in whole or in part), and will render all assistance possible in any endeavor to recover the Subject Property. The Assured also agrees to turn over to the Company, any such recovery which may be made, or reimburse the Company in full to the extent of the payment for any portion of the Subject Property that may be recovered.

The said loss was not caused by design or procurement on the part of the Assured; nothing has been done by or with the privity or consent of the Assured to violate the conditions of the Certificate or render it void; no articles are mentioned herein or in annexed schedules but such as were destroyed or damaged at the time of said loss; no property saved has in any manner been concealed, and no attempt to deceive the Company, as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered a part of this proof.

It is expressly understood and agreed that the furnishing of this Contents Proof of Loss to the Assured or the assistance of an adjuster or any agent of the Company in the making of this Contents Proof of Loss is not a waiver of any rights of the Company or of any of the conditions of the Certificate.

**Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.**

I declare under penalty of perjury to be the referenced Assured, that it is my signature that is set forth below, and that the statements set forth above in this Contents Proof of Loss are true and correct to the best of my knowledge.

X \_\_\_\_\_  
Signature

X \_\_\_\_\_  
Print Name

X \_\_\_\_\_  
Date

Revised 09/2023



## Sedgwick - Orange Door Storage Insurance

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Insured: Bhatia, Kushagr  
Property: Irving, TX 75062-3402

Claim Rep.: Anna Krotov

Estimator: Evaluation Team

**Claim Number:**

**Policy Number:**

**Type of Loss:**

Date of Loss:	8/27/2024 12:00 AM	Date Received:	
Date Inspected:		Date Entered:	10/18/2024 11:43 AM
Price List:	TXDF8X_OCT24 Restoration/Service/Remodel		
Estimate:	4A2408WQBNF-0001		

## Sedgwick - Orange Door Storage Insurance

Description	Vendor	Age / Cond. / Life	Depr %	Qty	Unit Price	Item Total	Taxes	RCV	Depr	ACV	Overage
<b>4A2408WQBNF-0001</b>											
CONTENTS											
1. Dowinx Gaming Chair Breathable Fabric Computer Chair with Pocket Spring Cushion, Comfortable Office Chair with Gel Pad and Storage Bag, Massage Game Chair with Footrest, Black		1 y / Above Avg. / 10 y	6%	1	\$179.99	\$179.99	\$14.85	\$194.84	\$11.69	\$183.15	
2. Utopia Bedding Comforter Duvet Insert, Quilted Comforter with Corner Tabs, Box Stitched Down Alternative Comforter Queen (White)		0.42 y / Above Avg. / 10 y	3%	1	\$25.99	\$25.99	\$2.14	\$28.13	\$0.70	\$27.43	
3. Homelike Moment Queen Size Comforter Grey Lightweight Comforter Duvet Insert Down Alternative Bed Comforter All Season Comforters Full Queen Light Gray		0.5 y / Above Avg. / 10 y	3%	1	\$32.99	\$32.99	\$2.72	\$35.71	\$1.07	\$34.64	
<b>Subtotals</b>						<b>\$238.97</b>	<b>\$19.71</b>	<b>\$258.68</b>	<b>\$13.46</b>	<b>\$245.22</b>	
<b>Totals</b>						<b>\$238.97</b>	<b>\$19.71</b>	<b>\$258.68</b>	<b>13.46</b>	<b>\$245.22</b>	

[^] - Depreciation limited due to maximum allowable depreciation percentage  
[%] - Item depreciated by percent  
[\$] - Item depreciated by specified amount  
[AGG] - Item contributes to aggregate overage, see Sublimit Recap

## Sedgwick - Orange Door Storage Insurance

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### Summary for Contents

Line Item Total	238.97
Material Sales Tax (8.25%)	19.71
<b>Replacement Cost Value</b>	<b>\$258.68</b>
Less Non-recoverable Depreciation	<13.46>
<b>Actual Cash Value</b>	<b>\$245.22</b>
Less Deductible	(100.00)
<b>Net Claim</b>	<b>\$145.22</b>

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Evaluation Team