



11/26/2024

## FINAL REPORT

Attn.: Chris Hignight

Claim Number: 141761  
Insured: James Wade  
Elevate File: 2028152  
Date of Loss: 11/15/2024  
Location of Loss: 7061 Springfield Hills Dr. S. Holland OH 43528-8192

### ESTIMATE OF LOSS

Dwelling	\$10,476.68
Other Structures	\$0.00
Contents	\$0.00
<b>Estimate Subtotal</b>	<b>\$10,476.68</b>
Less Recoverable Depreciation	\$1,823.59
Less Non-Recoverable Depreciation	\$0.00
<b>Actual Cash Value</b>	<b>\$8,653.09</b>
Less Deductible	\$1,000.00
<b>Net Estimate</b>	<b>\$7,653.09</b>

### RECOMMENDED RESERVES

Dwelling: \$10,000.00

### RISK INFORMATION

Dwelling: Primary Residence

This risk is a three bedroom, two bathroom, two-story dwelling with 1560 ft.<sup>2</sup>, vinyl siding, brick veneer, and 30 year laminated shingles built in 1997.

The risk appears to be in Choose an item. condition during inspection.

### CAUSE AND ORIGIN

The insured has made a claim for Vehicle damage that occurred on 11/15/2024. This information appears to be accurate.

### INSPECTION SUMMARY

On 11/21/2024, this adjuster performed a full inspection of the loss location as follows:

The following participants were present during our inspection:

The Policyholder, James Wade

### Dwelling

#### Roof

There is no roof damage involved with this loss.

**Elevations**

**Front elevation-** It appears **the vehicle** has damaged the brick veneer, overhead door trim, overhead door track, and the CMU Block wall at the base of the stud wall on this elevation.

The Siding, Soffit, Fascia, Windows, Doors, Gutters, and Downspouts on all remaining elevations have been inspected and found to be free from storm related damages. Please see photos for additional detail.

**Interior**

The vehicle has damaged the following rooms:

Attached Garage – The painted drywall, sheathing, and stud wall have been damaged in this loss.

Line items have been added to account for these repairs. Please see photo report for additional detail.

**OTHER STRUCTURES**

Other structures were not damaged in this loss.

**PERSONAL PROPERTY**

No damage to personal property was reported or observed during my inspection.

**SALVAGE**

There does not appear to be any salvage potential for this loss and damage. All damaged items are damaged beyond salvage value. The use of a salvor should not be needed.

**SUBROGATION**

This loss was not a result of negligent workmanship or product failure resulting in no opportunity for subrogation.

**CONTRACTOR:**

The insured did not have a contractor present during the inspection. We have reached an agreed scope with the insured, James Wade, as seen in the following estimate.

**POST INSPECTION REVIEW**

We reviewed the policyholder's concerns and advised them we will report our findings to your office for review. We advised the Policyholder that all settlement and coverage determinations are made by your office.

**CLOSING:** Please review the attached documents. If coverage is provided and you agree with my findings, I recommend settlement based on this report and my estimate. If you have any questions, please contact my office.

Thank you for this assignment and for the opportunity to be of service to you and your insured.

Regards,

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