

INSURANCE ADJUSTER REPORT

Claim Number:

HOP-55871293

Adjuster:

Mark D. Hanley

Date of Loss:

September 6, 2025

Insurer:

Sentinal Shield Insurance

Policy Number:

HOP-3312901

Policy Type:

Homeowners HO-3

Property Address:

1234 AnyLane Street, Montville, NJ 07045

Deductible:

\$1,000

SITE INSPECTION & OBSERVATIONS

Upon arrival, standing water had been removed, but residual moisture and damage were observed throughout the basement. The homeowner reported the incident occurred following heavy rain, with foul-smelling water backing up through the basement floor drains. There was no evidence of surface water intrusion from windows or doors.

Plumber's invoice provided by "Pete's Plumbing" indicates installation of:

- Waterproof membrane on interior foundation walls and slab
- New sump pump system
- Interior perimeter drain tile system

Photos were taken of affected areas, including:

- Damaged carpet and drywall
- Mechanical room with clear signs of recent water presence
- Sump pump pit and new plumbing installation

CAUSE OF LOSS

Per site inspection and plumber's documentation, the flooding resulted from septic system backup into the basement, triggered by hydrostatic pressure from surrounding groundwater. No evidence of negligence or lack of maintenance was observed.

Determination: Covered loss under the Homeowners Policy endorsement for Sewer & Drain Backup.

DAMAGES & COVERAGE

| Item | Estimate |
|---|-------------|
| Plumbing & mitigation (per invoice) | \$2,900.00 |
| Contents cleaning/replacement allowance | \$600.00 |
| Drywall & flooring repair (estimated) | \$3,250.00 |
| Total Estimated Loss | \$6,750.00 |
| Less Deductible | -\$1,000.00 |
| Recommended Payment | \$5,750.00 |

RECOMMENDATION

Based on the findings, I recommend approval of this claim for \$5,750.00, less the applicable deductible, under the Sewer/Drain Backup endorsement of the policy.

Homeowner is advised to retain all receipts related to repairs for final documentation. No further subrogation or liability concerns noted at this time.

ADJUSTER SIGNATURE

Mark D. Hanley
Field Claims Adjuster
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