

# FIRST NOTICE OF LOSS

Policy Number:	HO3-2024-001234
Insured Name:	John Smith
Property Address:	123 Maple Street, Springfield, IL 62701
Date of Loss:	10/10/2024
Time of Loss:	02:30 AM
Date Reported:	10/10/2024

## LOSS DESCRIPTION:

On October 10, 2024, at approximately 2:30 AM, I was awakened by the sound of rushing water. Upon investigation, I discovered that a pipe had burst in the upstairs bathroom. Water was flooding the bathroom floor and leaking through the ceiling into the kitchen below.

I immediately shut off the main water valve and called an emergency plumber. The plumber arrived at 4:00 AM and confirmed that a copper pipe behind the bathroom wall had frozen and burst due to the recent cold snap (temperatures dropped to 15°F overnight).

## DAMAGE OBSERVED:

- Bathroom: Significant water damage to drywall, flooring (tile), and vanity cabinet
- Kitchen: Water damage to ceiling drywall, light fixture damaged, water pooling on floor
- Estimated affected area: Approximately 200 square feet

## IMMEDIATE ACTIONS TAKEN:

- Shut off main water valve
- Called emergency plumber (arrived 4:00 AM)
- Placed buckets to catch dripping water
- Moved furniture and belongings away from affected areas
- Contacted insurance company

## CAUSE OF LOSS:

Sudden and accidental discharge of water due to frozen and burst pipe.

## **CONTACT INFORMATION:**

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