Here is the completed report:

REPORT

Wayne Mutual Insurance Company

Attn.: Claims Representative

Claim Number: Dr. S.

Insured: Dr. S.

Elevate File: 7061 Springfield Hills

Date of Loss: November 21, 2024

Location of Loss: 7061 Springfield Hills, Indianapolis, IN 46229

ESTIMATE OF LOSS

Collision (COL) and Risk $[XM8\_COV\_RCV\_1]

Code Upgrade $Delete if none

Estimate Subtotal $[XM8\_LR\_RC\_LOSS]

Less Recoverable Depreciation $[XM8\_SUM\_RECOVERABLE\_DEPRECIATION]

Less Non-Recoverable Depreciation $[XM8\_SUM\_NONRECOVERABLE\_DEPRECIATION]

Code Upgrade – Paid When Incurred $Delete if none

Actual Cash Value $[XM8\_SUM\_ACV]

Less Deductible $[XM8\_SUM\_DEDUCTIBLE\_APPLIED]

Net Estimate $[XM8\_LR\_ACV\_CLAIM]

RECOMMENDED RESERVES

Collision (COL) and Risk:

Mitigation:

RISK INFORMATION

Dwelling:

The risk is a 3-bedroom, 2-bathroom, building with vinyl siding and 30 year shingles built in 1999. The risk appears to be in condition during inspection.

CAUSE AND ORIGIN

The policyholder accidentally hit the right side of the overhead door opening, causing damage to the brick veneer, wall sheathing, wall framing, overhead door track, and cedar trim around the overhead door.

INSPECTION SUMMARY

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

Collision (COL) and Risk

The vehicle collision caused damage to the brick veneer, wall sheathing, wall framing, overhead door track, and cedar trim around the overhead door. The drywall and 2 x 4 nailer beside the overhead door will need to be removed and replaced in order to remove and replace the wall.

Our inspection revealed prior damage to the bottom of the overhead door, but this damage is not a result of the vehicle incident.

The overhead door measures 16 feet wide by 7 feet tall, and the damaged section of brick measures 2’5” wide by 8’8” tall. The attached garage measures 21’8” wide by 19’3” deep, with a ceiling height of 9’2” tall.

A flag holder and two plant hooks are installed over the painted overhead door trim.

EXTERIOR:

The exterior of the attached garage has been inspected and found to be free from storm-related damages. Please see photos for additional detail.

PERSONAL PROPERTY

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

MITIGATION

NO MITIGATION NEEDED: Only a minimal amount of water has entered the risk, mitigation should not be needed.

SALVAGE

SUBROGATION

CONTRACTOR:

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.

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

Regards,

WADE-JAMES

317-973-7676

claims@elevateclaims.com

wadejames@elevateclaims.com