

# INSURANCE CLAIM FILE

**Claim Number:** CLM-2024-003891  
**Claim Type:** Homeowner - Theft  
**Claimant:** Gregory and Susan Palmer  
**Policy:** HOM-9912847

## THEFT CLAIM REPORT

**Incident Date:** July 15-18, 2024 (discovered July 18)  
**Report Date:** July 18, 2024  
**Property Address:** 1128 Westwood Lane, Denver, CO 80220

## INCIDENT DESCRIPTION

The insured property was burglarized while the homeowners were on vacation from July 15-18, 2024. Upon returning home on July 18, 2024 at approximately 4:00 PM, the Palmers discovered that the rear sliding door had been forced open and numerous items had been stolen from the residence.

Denver Police Department responded to the scene. Officer Kevin O'Brien (Badge #DPD-2247) documented the incident under case #DPD-2024-089472. Crime scene technicians collected fingerprint evidence and photographed the point of entry and disturbed areas of the home.

The burglars appeared to have targeted specific high-value items including electronics, jewelry, and a coin collection. Several rooms were ransacked, but damage to the structure was limited to the forced entry point.

## TIMELINE

**July 15, 2024 - 6:00 AM:** Homeowners depart for vacation in San Diego.  
**July 15-17, 2024:** Burglary occurs (exact date unknown).  
**July 18, 2024 - 4:00 PM:** Homeowners return, discover break-in.  
**July 18, 2024 - 4:15 PM:** 911 called. Homeowners wait outside per dispatcher instruction.  
**July 18, 2024 - 4:32 PM:** DPD officers arrive, clear residence.  
**July 18, 2024 - 5:45 PM:** Crime scene unit completes documentation.  
**July 18, 2024 - 7:00 PM:** Claim reported via phone (Rep: Anthony Davis).  
**July 19, 2024:** Adjuster Rebecca Stone assigned (Adj. ID: ADJ-6614).  
**July 20, 2024:** Board-up service for damaged door (\$350.00).  
**July 22, 2024:** On-site inspection with homeowners. Inventory review begins.  
**July 25, 2024:** Detailed inventory and proof of loss submitted by insured.  
**August 1, 2024:** Jewelry appraisal from 2022 provided for stolen items.  
**August 5, 2024:** Replacement cost estimates obtained for electronics.  
**August 12, 2024:** SIU review completed - no fraud indicators.

**August 15, 2024:** Settlement offer prepared and sent to insured.

**August 18, 2024:** Insured accepts settlement. Proof of replacement not required for ACV payment.

**August 22, 2024:** Payment issued.

## **STOLEN PROPERTY INVENTORY**

### Electronics:

- 65" Samsung QLED TV (Model QN65Q80B, purchased 03/2023): \$1,499.99
- MacBook Pro 14" M2 (purchased 11/2023): \$2,499.00
- iPad Pro 12.9" with Magic Keyboard (purchased 06/2023): \$1,649.00
- Sony PlayStation 5 with games (10 games): \$847.00
- Sonos Arc Soundbar: \$899.00
- Canon EOS R6 Camera with lenses (24-105mm, 70-200mm): \$4,200.00

**Electronics Subtotal: \$11,593.99**

### Jewelry (per 2022 appraisal by Morrison Jewelers):

- Diamond engagement ring (1.5ct princess cut, platinum): \$8,500.00
- Diamond tennis bracelet (3ct total weight): \$4,200.00
- Pearl necklace (Mikimoto, 18"): \$2,800.00
- Gold Rolex Submariner (ref. 116618LB): \$38,500.00
- Assorted gold jewelry (chains, earrings): \$1,850.00

**Jewelry Subtotal: \$55,850.00**

### Coin Collection:

- 1921 Morgan Silver Dollar (MS-65): \$425.00
- 1909-S VDB Lincoln Cent (VF-30): \$1,150.00
- 1932-D Washington Quarter (AU-50): \$285.00
- American Gold Eagle collection (10 x 1oz): \$19,500.00 (based on July 2024 spot)
- Various silver coins and commemoratives: \$2,340.00

**Coin Collection Subtotal: \$23,700.00**

### Other Items:

- Dyson V15 Vacuum: \$749.00
- Prescription sunglasses (2 pairs): \$890.00
- Designer handbag (Louis Vuitton Neverfull): \$2,030.00
- Cash (from home safe): \$800.00

**Other Items Subtotal: \$4,469.00**

**TOTAL CLAIMED: \$95,612.99**

## **COVERAGE ANALYSIS**

Personal Property Coverage Limit: \$150,000.00

Special Limits:

- Jewelry/Watches: \$5,000.00 (sublimit applies)
- Money/Currency: \$200.00 (sublimit applies)
- Coins: \$200.00 (sublimit applies - no scheduled coverage)

## **SETTLEMENT CALCULATION**

Electronics: \$11,593.99 (full replacement cost)  
Jewelry: \$5,000.00 (sublimit applied - \$50,850.00 exceeds limit)  
Coins: \$200.00 (sublimit applied - \$23,500.00 exceeds limit)  
Other Items: \$4,469.00  
Cash: \$200.00 (sublimit applied - \$600 exceeds limit)  
Structural Damage (door): \$1,450.00  
Board-up Service: \$350.00

**GROSS SETTLEMENT: \$23,262.99**

**Deductible: \$1,500.00**

**NET PAYMENT: \$21,762.99**

**NOTE:** Insured was advised about scheduling high-value items for future coverage. Jewelry floater and valuable articles policy quoted for consideration.

**CLAIM STATUS:** CLOSED - PAID

**Payment Date:** August 22, 2024

**Payment Method:** Check #448827 mailed to insured