

INSURANCE CLAIM FILE

Claim Number: CLM-2024-006001

Claim Type: Property Damage - Storm

Claimant: Michael and Sarah Thompson

Policy: HOME-7745892

CLAIM SUMMARY

Incident Date: September 8, 2024

Report Date: September 9, 2024

Location: 4521 Maple Drive, Cedar Rapids, IA 52402

INCIDENT DESCRIPTION

On September 8, 2024, a severe thunderstorm with straight-line winds exceeding 75 mph caused significant damage to the insured property. A large oak tree in the backyard was uprooted and fell onto the roof, causing structural damage to the main house. Heavy rainfall following the tree impact resulted in water intrusion affecting the upstairs bedrooms and hallway. Emergency services were contacted at 3:45 PM. The property was inspected by adjuster Rebecca Martinez (ADJ-5587) on September 10, 2024. Temporary roof tarping was completed by ServiceMaster on September 9, 2024 to prevent further water damage.

FINANCIAL BREAKDOWN

Item	Category	Amount	Date
Roof replacement	Structural	\$12,500.00	2024-09-15
Water damage cleanup	Restoration	\$3,200.00	2024-09-12
Temporary housing (16 nights)	Living Expenses	\$4,800.00	2024-09-10
Contents - Electronics	Personal Property	\$2,150.00	2024-09-20
Contents - Furniture	Personal Property	\$3,750.00	2024-09-20
Tree removal	Debris Removal	\$1,450.00	2024-09-11
Contractor fees	Services	\$1,800.00	2024-09-22
Drywall repair	Structural	\$2,350.00	2024-09-18

SUBTOTAL	\$32,000.00
Deductible	-\$1,500.00
Depreciation	-\$3,800.00

TOTAL CLAIM \$26,700.00

TIMELINE OF EVENTS

September 8, 2024 - 3:15 PM: Storm damage occurs.
September 8, 2024 - 3:45 PM: Emergency services contacted.
September 9, 2024 - 8:00 AM: Claim filed via phone (Rep: James Wilson).
September 9, 2024 - 2:00 PM: Emergency tarping completed by ServiceMaster.
September 10, 2024: Property inspection by Adjuster Rebecca Martinez (ADJ-5587).
September 11, 2024: Tree removal completed. Cost: \$1,450.00.
September 12, 2024: Water damage restoration begins.
September 15, 2024: Roof replacement contract signed. Amount: \$12,500.00.
September 22, 2024: Final repairs completed.
September 25, 2024: Final inspection passed.

CLAIM STATUS: SETTLED

Settlement Date: September 28, 2024
Settlement Amount: \$26,700.00
Payment Method: Check #48827 mailed to claimant