

INSURANCE CLAIM FILE

Claim Number: CLM-2024-002156
Claim Type: Homeowner - Water Damage
Claimant: Jennifer and Thomas Blackwood
Policy: HOM-5567291

CLAIM SUMMARY

Incident Date: April 3, 2024

Report Date: April 3, 2024

Property Address: 2847 Maple Ridge Drive, Columbus, OH 43215

INCIDENT DESCRIPTION

The insured property experienced significant water damage due to a burst pipe in the second-floor bathroom. The homeowners discovered the leak upon returning from a weekend trip on April 3, 2024 at approximately 6:30 PM. Water had been leaking for an estimated 36-48 hours, causing damage to the second floor bathroom, hallway, and the first floor living room ceiling directly below.

Emergency water mitigation services were called immediately. ServiceMaster arrived at 8:45 PM and began extraction and drying procedures. The burst occurred in a copper supply line feeding the bathroom sink, likely due to a manufacturing defect identified during inspection.

TIMELINE OF EVENTS

April 1, 2024 - 7:00 AM: Homeowners depart for weekend trip to Cincinnati.
April 1-3, 2024: Pipe failure occurs (exact time unknown, estimated April 2 morning).
April 3, 2024 - 6:30 PM: Homeowners return, discover flooding.
April 3, 2024 - 6:45 PM: Water main shut off. Claim reported via mobile app.
April 3, 2024 - 8:45 PM: ServiceMaster arrives for emergency mitigation.
April 4, 2024: Adjuster Helen Park assigned (Adj. ID: ADJ-5518).
April 5, 2024 - 10:00 AM: Initial inspection completed. Photos documented.
April 5-12, 2024: Industrial drying equipment in place (8 days).
April 8, 2024: Plumber inspection confirms manufacturing defect in pipe fitting.
April 15, 2024: Moisture readings confirm property is dry. Equipment removed.
April 18, 2024: Contractor estimates received (3 bids).
April 22, 2024: Approved contractor: Renovate Right LLC. Estimate: \$23,450.00.
May 1 - June 15, 2024: Repair work completed.
June 18, 2024: Final walkthrough with homeowners. All repairs approved.
June 20, 2024: Claim closed.

DAMAGE ASSESSMENT

Second Floor Bathroom:

- Complete flooring replacement (tile): \$3,200.00
- Vanity cabinet replacement: \$1,850.00
- Drywall repair and repaint: \$1,400.00
- Plumbing repair (pipe replacement): \$675.00

Second Floor Hallway:

- Hardwood floor repair (partial replacement): \$4,800.00
- Baseboard replacement: \$450.00
- Drywall repair: \$600.00

First Floor Living Room:

- Ceiling drywall replacement: \$2,100.00
- Ceiling texture matching and paint: \$875.00
- Light fixture replacement (water damaged): \$340.00
- Crown molding repair: \$560.00

Additional Costs:

- Emergency mitigation (ServiceMaster): \$4,200.00
- Equipment rental (8 days): \$1,600.00
- Temporary housing (not claimed - homeowners stayed with family)
- Personal property damage (area rug): \$800.00

FINANCIAL SUMMARY

Structural Repairs: \$16,850.00

Emergency Mitigation: \$4,200.00

Equipment Rental: \$1,600.00

Personal Property: \$800.00

TOTAL CLAIM: \$23,450.00

Deductible: \$1,000.00

NET PAYMENT: \$22,450.00

CLAIM STATUS: CLOSED - PAID

Payment Date: June 22, 2024