Claim Information

• <u>Claim Number</u>: HIC-2025-04567

• Policy Number: HOP-987654321

• Date of Loss: February 28, 2025

• <u>Date Reported</u>: March 1, 2025

• Type of Loss: Storm Damage (Wind and Hail)

Policyholder Information

• Name: Sarah Johnson

Address: 456 Oakwood Lane, Springfield, IL 62704

Phone Number: (217) 555-7890Email: sarah.johnson@email.com

Property Information

• Address of Damaged Property: Same as policyholder's address

• Type of Property: Single-family home

Year Built: 2008

Description of Loss

On the evening of February 28, 2025, a severe storm with high winds and hail caused significant damage to the roof and exterior siding of the home. The storm also shattered two windows, allowing rain to enter the living room and damage the flooring and furniture. Additionally, a large tree branch fell on the backyard fence, causing structural damage.

Additional Details

- Were authorities notified? No (not applicable)
- Temporary repairs necessary? Yes
 - Roof tarp installed to prevent further water intrusion.
 - Broken windows boarded up.
 - Estimated cost of temporary repairs: \$750

Documentation Provided

- 1. Photos of Damage:
 - Image 1: Close-up of roof shingles torn off by wind.
 - Image 2: Broken living room window and water-damaged flooring.
 - Image 3: Fallen tree branch on backyard fence.
 - Image 4: Hail dents on exterior siding.

2. Videos of Damage:

 Video walkthrough showing roof damage, interior water damage, and fence destruction.

3. Inventory of Damaged Items:

- Living room sofa (water-damaged): \$1,200 (purchased in 2022).
- Area rug (water-damaged): \$300 (purchased in 2023).

4. Receipts for Damaged Items:

• Attached receipts for sofa and rug purchase.

5. Estimates for Repairs:

- Roofing contractor estimate: \$8,500 for roof replacement.
- Fence repair contractor estimate: \$1,200.

Actions Taken

- 1. Tarp installed over damaged areas of the roof immediately after the storm.
- 2. Broken windows boarded up to prevent further rain damage.
- 3. Contacted roofing and fence contractors for repair estimates.
- 4. Notified insurance company within 24 hours of the incident.

Claim Process Timeline

- 1. <u>March 1, 2025</u>: Claim reported to insurance company via phone and online portal.
- 2. March 3, 2025: Insurance adjuster visited property to assess damages.
- 3. March 6, 2025: Adjuster's report finalized and approved by insurer.
- 4. <u>March 8, 2025</u>: Temporary housing arranged for three days during initial cleanup.
- 5. March 10, 2025: Repair estimates submitted to insurer for approval.
- 6. <u>March 12, 2025</u>: Repairs approved; roofing contractor scheduled to begin work on March 20, 2025.

Declaration

I, Sarah Johnson, declare that the information provided in this claim is true and accurate to the best of my knowledge.

Signature: Sarah Johnson

Date: March 12, 2025

This example illustrates a complete home insurance claim filing with detailed information about the loss, supporting documentation, actions taken by the policyholder, and settlement details based on made-up data.