

# US Adjusting Invoice



Insured: KING JEANETTE

Date: 3/2/2017

Ins. Claim #: 3110866

Policy: ENY 0412603-02(01)

Date of Loss: 12/24/2016

Loss Location: CO

Desk Adjuster: Smith

Invoice No.: 3110866

Adjuster: Dan Pszanka

RCV Loss: \$1,052.31

Net Claim: \$18.83

Cat #:

**PROPERTY APPRAISAL SERVICE**

\$450.00

Administrative Fee

\$25.00

**TOTAL SERVICES:**

**\$475.00**

**EXPENSES:**

photos

\$10.00

**TOTAL EXPENSES:**

**\$10.00**

**STATE & LOCAL TAX:**

**\$0.00**

**TOTAL SERVICES AND EXPENSES:**

**\$485.00**

**Please Remit to:  
US Adjusting Services  
3109 Skyway Cir N.  
Irving, TX 75038  
Tax ID #: 75-2516295**



**Pacific Specialty  
Insurance Company**  
Pacific Specialty Insurance  
Company  
2995 Prospect Park Dr.  
Suite 150  
Rancho Cordova, Ca. 95670  
T: (800) 303-5000 F: (650)  
780-4820

# LOSS REPORT

## Status

Reference:

Report #: 0

Catastrophe Number:

Policy Number: ENY 0412603-02(01)

Claim Number: 3110866

Insured:

KING JEANETTE  
3274 PALO PKWY  
Boulder, CO 80301

Date of Loss: 12/24/2016

Type of Loss: Water Damage

File Number:

### ENCLOSURES:

Statement of Loss

### COVERAGE:

Dwelling

\$675,000.00

Eff. Dates: From: 6/28/2016 To: 6/28/2017

Mortgagee:

Deductible: \$1,000.00

Co-Ins. Policy: Yes  No

Forms:

### NARRATIVE

**Risk:** 2-Story single family dwelling. The exterior was all stone and wood siding. The dwelling was built in 2007 and has 4187 sq. ft. The dwelling was in good condition inside and out.

**INSURED STATEMENT OF LOSS:** water damage

**REPORTED CAUSE OF LOSS:** water damage from shower

**DURATION OF WATER LEAK:** ongoing possibly from shower.

**ORIGIN OF LOSS:** water damage from the connection point of the shower riser and the shower stem valve

**OCCUPIED:** Tenant

### ADJUSTMENT AND GENERAL REMARKS

Water

Water Entry: N Point of Entry: Interior water leak

Ensuing damaged Area(s): bathroom ceiling

Long -Term: Y Explain: continual problem

Personal Property Photo of item (s) attached: N

### NARRATIVE

**INSPECTION RESULTS:** I inspected with the insured tenant which is also her daughter

**ROOF:** Not inspected

**EXTERIOR:** No damage to the exterior from claim.

**I NTERIOR:** I met with the insured daughter (tenant) and she explained a plumber replaced the kitchen faucet due to a leak from the faucet. This is the 3rd faucet that has been replaced in the last 2 years. The 2nd time 24/7 restoration came out to replace the faucet and they also replaced the shower walls and ceiling. The bathroom which is directly below the kitchen sink didn't appear to have any water damage to the cabinet. Additionally, having 3 kitchen faucets replaced doesn't seem to be fixing the issue or maybe the issue hasn't been the faucets rather just a solution to some other problem. The bathroom ceiling had water damage on the ceiling directly above the shower. Also the shower has a high glass door and the bathroom doesn't have any fan or ventilation and the moisture from the shower is trapped in this basement bathroom. The water damage to the ceiling is spread throughout the ceiling and didn't appear to be from a drip or leak from the kitchen since the mold was dispersed. I would recommend sending out American Leak Detection to test

the water lines and drain lines in the kitchen. I also did water meter readings on the drywall ceiling and walls and it appeared within the normal range. The mold and ceiling damage could possibly be from the shower moisture and not from the kitchen above.

**OS:** No damage to other structures

**O&P:** Not added

**CONTENTS:** Tenant's property

**DEPRECIATION:** Based on age and condition (good) and factored accordingly to life span of the materials.

**U/W CONCERNS:** None

**ALE:** None required

**Closing:** Advised insured that I would complete my report and forward to the Claim Examiner's and the Examiner would be in contact to discuss anything further. I met with the insured and made no promise of coverage during my inspection and explained a PSIC employee settle or close the claim.

**SUBROGATION:** Possible based on the kitchen faucet. Moen brand faucet, will need statement from current plumber stating the faucet was installed improperly or it was defective.

**SALVAGE**

No Salvage opportunities present.

**RECOMMENDATIONS**

Please review the estimate and determine coverage and pay accordingly

**FUTURE ACTIVITY**

Send ALD out for water and drain test.

**Adjuster's Name:**

Dan Pszanka,  
Haag Certified Inspector  
303-478-3576

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**STATEMENT OF LOSS:**

<u>Item</u>	<u>RCV</u>	<u>Dep</u>	<u>ACV</u>	<u>Limit</u>
Dwelling	\$1,052.31	\$33.48	\$1,018.83	\$52.31
<b>TOTALS</b>	\$1,052.31	\$33.48	\$1,018.83	
Deductible	\$1,000.00			
Less Prior Payments	\$0.00			
Claim Payable	\$52.31			
Due Insured	<b>\$52.31</b>			
		Recoverable Depreciation Totals:	<u>\$33.48</u>	
		Non-Recoverable Depreciation Totals:	<u>\$0.00</u>	
		Net Claim Without Rec. Depreciation:	<u>\$18.83</u>	

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**RECOMMENDATIONS:**

I recommend payment to Insured in the RCV amount of \$52.31.

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\_\_\_\_\_  
Smith

\_\_\_\_\_  
3/2/2017

\_\_\_\_\_  
Date

# Photo Sheet

Pacific Specialty Insurance Company

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2995 Prospect Park Dr. Suite 150  
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**1-risk**

Date Taken: 2/28/2017

front elevation



**2-risk address**

Date Taken: 2/28/2017

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**3-kitchen**

Date Taken: 2/28/2017

overview



**4-kitchen**

Date Taken: 2/28/2017

overview



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**5-kitchen**

Date Taken: 2/28/2017

cabinet- no visible damage



**6-kitchen**

Date Taken: 2/28/2017

cabinet- no visible damage

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## 7-kitchen

Date Taken: 2/28/2017

faucet replaced by the plumber



## 8-bathroom

Date Taken: 2/28/2017

overview

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**9-bathroom**

Date Taken: 2/28/2017

overview



**10-bathroom**

Date Taken: 2/28/2017

bathroom ceiling with water damage



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## 11-bathroom

Date Taken: 2/28/2017

bathroom ceiling with water damage



## 12-bathroom

Date Taken: 2/28/2017

bathroom ceiling with water damage

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## 13-bathroom

Date Taken: 2/28/2017

bathroom ceiling with water damage



## 14-bathroom

Date Taken: 2/28/2017

shower tile

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**15-Bathroom walls**

Date Taken: 2/28/2017

moisture within normal range



**16-Bathroom walls**

Date Taken: 2/28/2017

moisture within normal range

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**17-Bathroom walls**

Date Taken: 2/28/2017

moisture within normal range



**18-ceiling moisture**

Date Taken: 2/28/2017

within normal range



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**19-ceiling moisture**

Date Taken: 2/28/2017

within normal range



**20-thermostat**

Date Taken: 2/28/2017

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**21-copper pipes**

Date Taken: 2/28/2017



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Insured: KING JEANETTE  
Property: 3274 PALO PKWY  
Boulder, CO 80301  
Home: 3274 PALO PKWY  
Boulder, CO 80301

Home: (917) 558-7477

Claim Rep.: Smith  
Business: 2995 Prospect Park Dr Ste 150  
Rancho Cordova, CA 95670-6166

Business: (916) 637-8292  
E-mail: esmith@pacificspecialty.com

Estimator: Dan Pszanka

Business: (303) 478-3576

**Claim Number:** 3110866

**Policy Number:** ENY 0412603-02(01)

**Type of Loss:** Water Damage

Date Contacted: 2/25/2017 7:45 PM

Date of Loss: 12/24/2016 12:00 AM

Date Received: 2/24/2017 12:00 AM

Date Inspected: 2/28/2017 1:30 PM

Date Entered: 2/25/2017 11:18 AM

Date Est. Completed: 3/1/2017 10:51 AM

Price List: COBO8X\_FEB17  
Restoration/Service/Remodel

Estimate: KING\_JEANETTE

In the following pages you will find the estimated cost of covered repairs to your home calculated by using current market prices that are usual and customary. This estimate is based on the replacement cost of the damaged property less your deductible and any applicable depreciation. Please note depreciation is not recoverable for all items. Recoverable depreciation is denoted in each line item by the ( ) symbol. Non-recoverable depreciation is denoted by the < > symbol. Your policy requires that the repairs/replacement be completed before these benefits may be claimed.

To claim this, simply provide PSIC with a copy of the final bill from the contractor or other receipts showing the total cost of repairs to your home. Payment for this coverage is subject to the terms, conditions, and limitations of your policy.

Your current mortgage company may be listed as the payee on payment(s) for the covered repairs to your home. You will need to contact your mortgage company to determine their procedure on processing your claim check.

We encourage you to work with a contractor of your choice to complete the repairs to your home. If you or your contractor has any questions or concerns with this estimate, please contact me at the number shown above. It is very important to call us with questions **prior to** beginning repairs to your home. Any changes in scope must be pre-approved by Pacific Specialty Insurance Company.

If you have any questions about the estimate, please do not hesitate to contact us at the numbers provided above.

We appreciate your business. Thank you for insuring with Pacific Specialty Insurance Company.



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**KING\_JEANETTE**  
**Coverage A - Dwelling**

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
No damage to the roof								
<b>Totals: Roof</b>		<b>0.00</b>	<b>0.00</b>				<b>0.00</b>	<b>0.00</b>

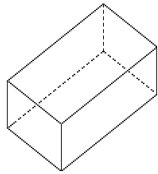
**Exterior**

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
No damage to the exterior								
<b>Totals: Exterior</b>		<b>0.00</b>	<b>0.00</b>				<b>0.00</b>	<b>0.00</b>

**Interior**

**Bathroom**

**LxWxH 8' 10" x 5' x 9'**



249.00 SF Walls	44.17 SF Ceiling
293.17 SF Walls & Ceiling	44.17 SF Floor
4.91 SY Flooring	27.67 LF Floor Perimeter
79.50 SF Long Wall	45.00 SF Short Wall
27.67 LF Ceil. Perimeter	

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Drywall Repair - Minimum Charge - Labor and Material								
1.00 EA	275.52	1.48	277.00	0/NA	Avg.	0%	(0.00)	277.00
Replace drywall over shower 5'x5" plus 1' on the wall								
2. R&R Recessed light fixture								
1.00 EA	116.14	3.14	119.28	0/20 yrs	Avg.	14% [%]	(5.41)	113.87
3. Seal the surface area w/PVA primer - one coat								
32.00 SF	0.44	0.14	14.22	0/15 yrs	Avg.	45% [%]	(0.78)	13.44
4. Paint the walls and ceiling - two coats								
293.17 SF	0.73	4.93	218.94	0/15 yrs	Avg.	45% [%]	(27.29)	191.65
5. Mask the floor per square foot - plastic and tape - 4 mil								
44.17 SF	0.19	0.20	8.59	0/15 yrs	Avg.	0%	(0.00)	8.59
Floor protection								





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**CONTINUED - Bathroom**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
6. Ceramic Tile Flooring Installer - per hour	4.00	HR	73.09	0.00	292.36	0/NA	Avg.	0%	(0.00)	292.36
Remove and reset top row of tile for drywall work										
7. Haul debris - per pickup truck load - including dump fees	1.00	EA	121.92	0.00	121.92	0/NA	Avg.	NA	(0.00)	121.92
<b>Totals: Bathroom</b>			<b>9.89</b>	<b>1,052.31</b>				<b>33.48</b>	<b>1,018.83</b>	
<b>Total: Interior</b>			<b>9.89</b>	<b>1,052.31</b>				<b>33.48</b>	<b>1,018.83</b>	
<b>Total: Coverage A - Dwelling</b>			<b>9.89</b>	<b>1,052.31</b>				<b>33.48</b>	<b>1,018.83</b>	

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
No damage to other structures										
<b>Totals: Coverage B - Other Structures</b>			<b>0.00</b>	<b>0.00</b>				<b>0.00</b>	<b>0.00</b>	

**Coverage C - Personal Property**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
No damage to personal property										
<b>Totals: Coverage C - Personal Property</b>			<b>0.00</b>	<b>0.00</b>				<b>0.00</b>	<b>0.00</b>	
<b>Line Item Totals: KING_JEANETTE</b>			<b>9.89</b>	<b>1,052.31</b>				<b>33.48</b>	<b>1,018.83</b>	

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item



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### Grand Total Areas:

249.00 SF Walls	44.17 SF Ceiling	293.17 SF Walls and Ceiling
44.17 SF Floor	4.91 SY Flooring	27.67 LF Floor Perimeter
79.50 SF Long Wall	45.00 SF Short Wall	27.67 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
0.00 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	



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### Summary for Dwelling

Line Item Total	1,042.42
Material Sales Tax	9.89
<b>Replacement Cost Value</b>	<b>\$1,052.31</b>
Less Depreciation	(33.48)
<b>Actual Cash Value</b>	<b>\$1,018.83</b>
Less Deductible	(1,000.00)
<b>Net Claim</b>	<b>\$18.83</b>
Total Recoverable Depreciation	33.48
<b>Net Claim if Depreciation is Recovered</b>	<b>\$52.31</b>

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Dan Pszanka



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### Recap of Taxes

	Material Sales Tax (8.845%)	Manuf. Home Tax (8.845%)	Storage Rental Tax (8.845%)	Local Food Tax (5.945%)
<b>Line Items</b>	9.89	0.00	0.00	0.00
<b>Total</b>	<b>9.89</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>





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**Recap by Room**

**Estimate: KING\_JEANETTE**

**Area: Coverage A - Dwelling**

**Area: Interior**

**Bathroom**

**1,042.42 100.00%**

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**Area Subtotal: Interior**

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**1,042.42 100.00%**

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**Area Subtotal: Coverage A - Dwelling**

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**1,042.42 100.00%**

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**Subtotal of Areas**

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**1,042.42 100.00%**

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**Total**

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**1,042.42 100.00%**



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### Recap by Category with Depreciation

<b>Items</b>	<b>RCV</b>	<b>Deprec.</b>	<b>ACV</b>
<b>GENERAL DEMOLITION</b>	<b>131.46</b>		<b>131.46</b>
<b>DRYWALL</b>	<b>275.52</b>		<b>275.52</b>
<b>FLOOR COVERING - CERAMIC TILE</b>	<b>292.36</b>		<b>292.36</b>
<b>LIGHT FIXTURES</b>	<b>106.60</b>	<b>4.97</b>	<b>101.63</b>
<b>PAINTING</b>	<b>236.48</b>	<b>25.79</b>	<b>210.69</b>
<b>Subtotal</b>	<b>1,042.42</b>	<b>30.76</b>	<b>1,011.66</b>
<b>Material Sales Tax</b>	<b>9.89</b>	<b>2.72</b>	<b>7.17</b>
<b>Total</b>	<b>1,052.31</b>	<b>33.48</b>	<b>1,018.83</b>

## Claim Inspection Report

Claim: 3110866 King

Adjuster: Dan Pszanka

Please perform the following

- 1) Determine cause of loss and provide detailed description below.
- 2) Recommend any additional investigation as necessary
- 3) Provide a Scope, Replacement Cost (RCV) and Actual Cash Values (ACV) of the damage to the dwelling and any other structures to include: Fences, awnings, carpeting, domestic appliances, outdoor antennas, outdoor equipment, and other structures that are not buildings.
- 4) Take photographs of the damaged structures, areas of damage and damaged personal property\*\*  
Personal property items should be photographed in groups with damaged areas visible.  
Items valued over \$1,000.00 should be photographed separately (do not leave items boxed, bagged, In piles etc.).
- 5) Provide diagram of the damaged dwelling floor plan or perimeter, showing the location of damages.
- 6) Advise Insured/Claimant to maintain all evidence of damage and cause of loss.

### Please answer the following:

1. Approximate age of roof: Unknown
2. Age of Home: 2007
3. Business on the premises? No
4. Who occupies the dwelling: Tenant
5. Is the home for rent or for sale: Neither
6. What type of heating system does the home have: Forced air
7. Type of supply pipes (material): Copper pipes
8. Type of wiring: Romex
9. Does the home have fuses: N Circuit Breakers: Y?
10. Any dog or other animal present: N Breed: N/A
11. Any un-repaired damage not related to the claim: None

Please describe in detail the cause or origin of the loss:

**INTERIOR:** I met with the insured daughter (tenant) and she explained a plumber replaced the kitchen faucet due to a leak from the faucet. This is the 3<sup>rd</sup> faucet that has been replaced in the last 2 years. The 2<sup>nd</sup> time 24/7 restoration came out to replace the faucet and they also replaced the shower walls and ceiling. The bathroom which is directly below the kitchen sink didn't appear to have any water damage to the cabinet. Additionally, having 3 kitchen faucets replaced doesn't seem to be fixing the issue or maybe the issue hasn't been the faucets rather just a solution to some other problem. The bathroom ceiling had water damage on the ceiling directly above the shower. Also the shower has a high glass door and the bathroom doesn't have any fan or ventilation and the moisture from the shower is trapped in this basement bathroom. The water damage to the ceiling is

spread throughout the ceiling and didn't appear to be from a drip or leak from the kitchen since the mold was dispersed. I would recommend sending out American Leak Detection to test the water lines and drain lines in the kitchen. I also did water meter readings on the drywall ceiling and walls and it appeared within the normal range. The mold and ceiling damage could possibly be from the shower moisture and not from the kitchen above.

12. Additional Comments: None