

# US Adjusting Invoice



Insured: GILES IDA

Date: 2/23/2017

Ins. Claim #: 3110737

Policy: WNG 0505982-06(01)

Date of Loss: 2/17/2017

Loss Location:TX

Desk Adjuster: Crockett

Invoice No.: 3110737

Adjuster: Ted Bennett

RCV Loss: \$622.99

Net Claim: \$0.00

Cat #:

**PROPERTY APPRAISAL SERVICE**

\$450.00

Administrative Fee

\$25.00

**TOTAL SERVICES:**

\$475.00

**EXPENSES:**

1 Photos ( Total 1 - Included 0 )

\$10.00

**TOTAL EXPENSES:**

\$10.00

**STATE & LOCAL TAX:**

\$40.01

**TOTAL SERVICES AND EXPENSES:**

**\$525.02**

**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

**Final**

Reference:

Report #: 0

Catastrophe Number:

Policy Number: WNG 0505982-06(01)

Attention: Pam Crockett

Claim Number: 3110737

Insured: GILES IDA  
614 CASTLEWOOD DR  
Garland, TX 75040

Date of Loss: 2/17/2017

Type of Loss: Water Damage

File Number:

## ENCLOSURES:

## COVERAGE:

Dwelling \$100,000.00

Eff. Dates: From: 10/5/2016 To: 10/5/2017

Mortgagee:

Deductible: \$535.29

Co-Ins. Policy: Yes  No

Forms:

## NARRATIVE REPORT

**RISK** : Dwelling is a 2 story slab on grade, single family dwelling with brick veneer construction and composition roof. It was built in 1987 and is in average condition.

**INSURED STATEMENT OF LOSS**: Garbage disposal leaked under kitchen sink.

**CAUSE OF LOSS** : Water damage due to appliance failure.

**DURATION OF THE WATER LEAK**: Per damage present and Insured statement it could not have been more than a couple of days.

**ORIGIN OF LOSS**: Origin of loss appears to be and is stated to be garbage disposal failure. Old unit not available for inspection.

**OCCUPIED** : Yes- Insured occupied

**LATE REPORTED**: Claim was reported promptly.

### ADJUSTMENT AND GENERAL REMARKS

**Water damage- Garbage disposal failure.**

**INSPECTION RESULTS** : Inspected the risk with Mrs. Giles. No contractor was present for inspection.

**ROOF** : No visible related damage observed to roof. 3 tab, 6/12 pitch 2 story 1 year old.

**EXTERIOR: Front**: No visible claim related damage at time of inspection, **Right**: No visible claim related damage at time of inspection, **Back**: No visible claim related damage at time of inspection, **Left**: No visible claim related damage at time of inspection

**INTERIOR** : Damage to plywood under kitchen cabinet sink. There was plywood over the original flooring in the cabinet. Noted that the tile floor is butted up against the cabinets and not installed underneath. Dishwasher and toe kick will need to be removed to remove any standing water underneath. Noted was toe kick covered with vinyl cove base trim. Also, there was no visible standing water observed at time of inspection. I did not fully remove the particle board base of the sink cabinet for fear of breaking it. It was obvious there was some wear and tear previous to the water damage as evidenced by the plywood placed down atop the particle board base/floor of the kitchen sink cabinet.

**OS** : No claim related damage observed.

**O&P**: Did not include as repairs are minimal and would only require a general carpenter.

**CONTENTS** : No damage to personal property reported.

**HABITABLE**: Yes

**WHY IS RISK UNINHABITABLE:** Risk is habitable

**ESTIMATED REPAIR TIME/WHEN RISK WILL BE HABITABLE:** Repairs should take approximately a week.

**U/W CONCERNS :** No underwriting concerns observed at time of inspection.

**ALE :** Not required

**Closing:** Advised insured that I would complete my report and forward to the examiner and the examiner would be in contact to discuss anything further.

**SUBROGATION:** No subrogation possibilities present.

**SALVAGE:** No salvage opportunities present.

**FUTURE ACTIVITY:** Please review for coverage/limits/deductible. Restoration company likely needed to make certain no standing water remains under base of cabinet in kitchen. Possible additional damages should drying be necessary.

**APPRAISER:**

Ted Bennett 469-951-6444 (office use) 214-736-4516 (insured use)

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**RECOMMENDATIONS:**

I recommend payment to Insured in the RCV amount of \$0.00.

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\_\_\_\_\_  
Crockett

\_\_\_\_\_  
2/23/2017  
Date

# Photo Sheet

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**1-front of risk**

Date Taken:

Taken By: Ted Bennett



**2-address**

Date Taken:

Taken By: Ted Bennett

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**3-roof no dmg**

Date Taken:

Taken By: Ted Bennett



**4-roof no dmg**

Date Taken:

Taken By: Ted Bennett

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**5-right elevation no related  
dmg**

Date Taken:

Taken By: Ted Bennett



**6-back elevation no related  
damage**

Date Taken:

Taken By: Ted Bennett

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## 7-back elevation

Date Taken:

Taken By: Ted Bennett

area outside kitchen sink-no visible sign of water running out indicating minimal water leak



## 8-back trim rot

Date Taken:

Taken By: Ted Bennett

prior unrelated trim rot on back window

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**9-Left elevation no visible related dmg**

Date Taken:

Taken By: Ted Bennett



**10-kitchen overview**

Date Taken:

Taken By: Ted Bennett



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**11-kitchen overview**

Date Taken:

Taken By: Ted Bennett



**12-kitchen sink cabinet dmg**

Date Taken:

Taken By: Ted Bennett

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**13-cove base on toe kick**

Date Taken:

Taken By: Ted Bennett



**14-kitchen sink cabinet**

Date Taken:

Taken By: Ted Bennett

water damage and evidence of previous repair

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**15-new garbage disposal**

Date Taken:

Taken By: Ted Bennett



**16-kitchen sink base cabinet**

Date Taken:

Taken By: Ted Bennett

damage to base/floor of cabinet under  
plywood

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**17-kitchen base cabinet damage**

Date Taken:

Taken By: Ted Bennett



**18-kitchen overview**

Date Taken:

Taken By: Ted Bennett

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Claim #: 3110737

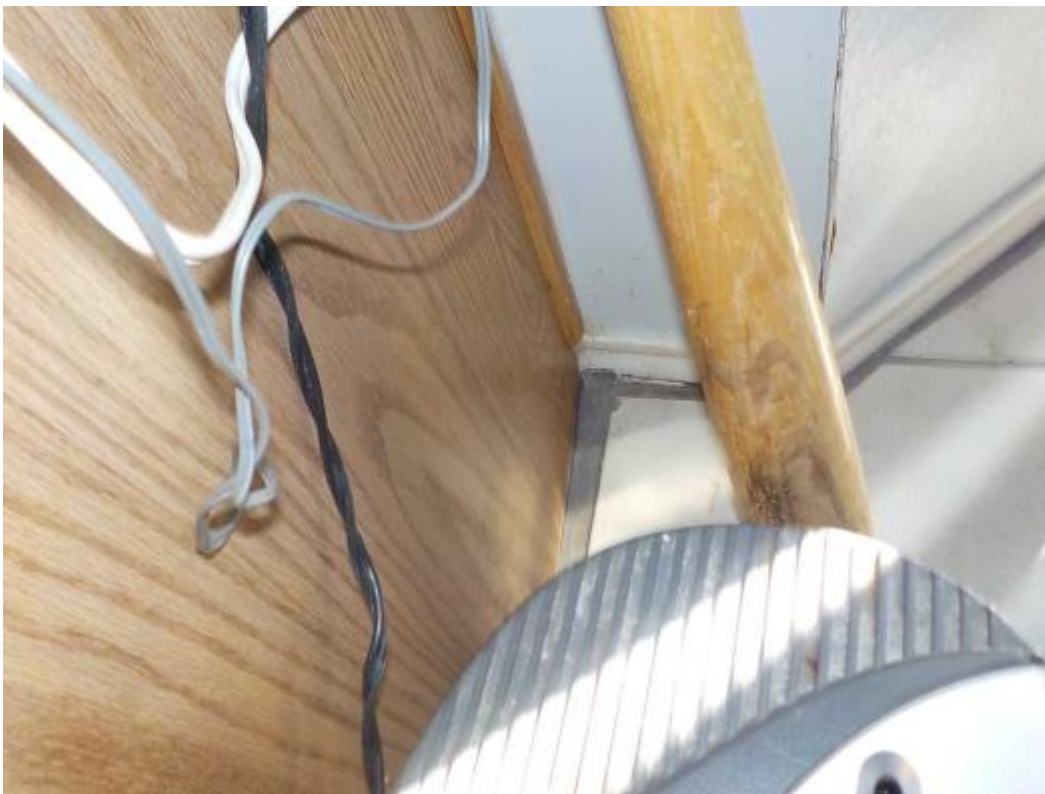
Policy #: WNG 0505982-06(01)



**19-kitchen baseboard/floor no  
dmg**

Date Taken:

Taken By: Ted Bennett



**20-cabinet end panel no dmg**

Date Taken:

Taken By: Ted Bennett

note tile butts up to cabinet

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**21-tile butted up to cabinet**

Date Taken:

Taken By: Ted Bennett



**22-kitchen end panel no dmg**

Date Taken:

Taken By: Ted Bennett

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**23-dishwasher**

Date Taken:

Taken By: Ted Bennett

dishwasher detach and reset to make access for repair to cabinet and drying



**24-kitchen damage overview**

Date Taken:

Taken By: Ted Bennett

# Photo Sheet

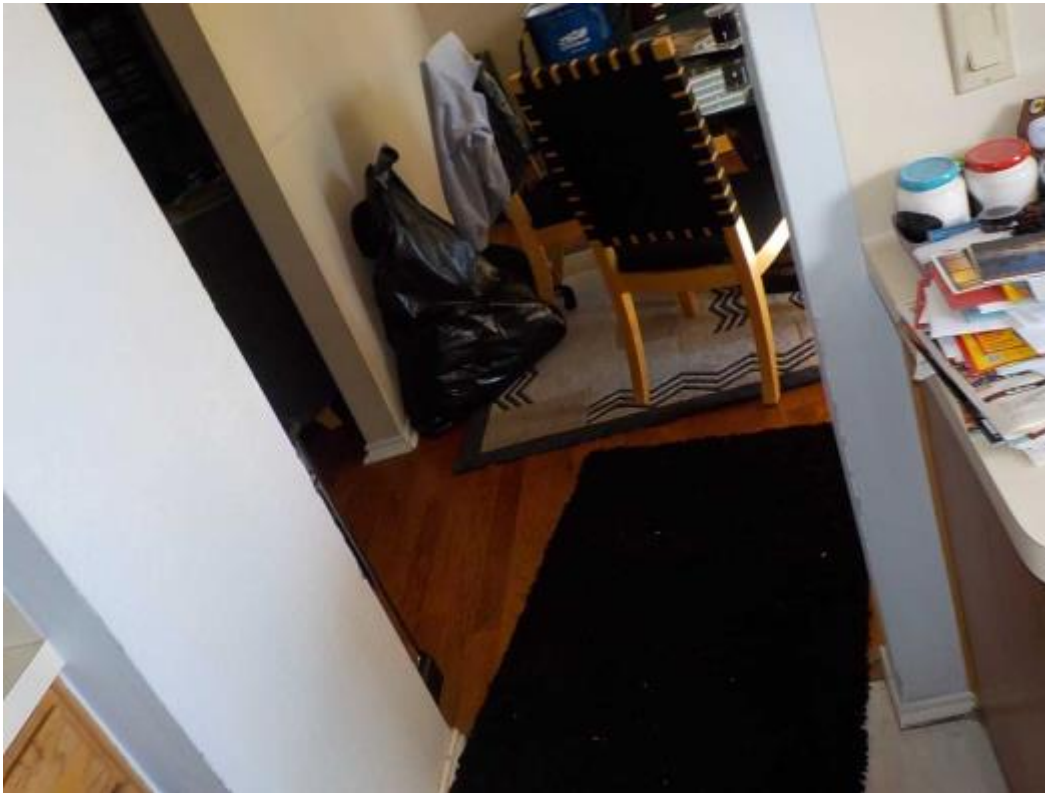
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Insured: GILES IDA

Claim #: 3110737

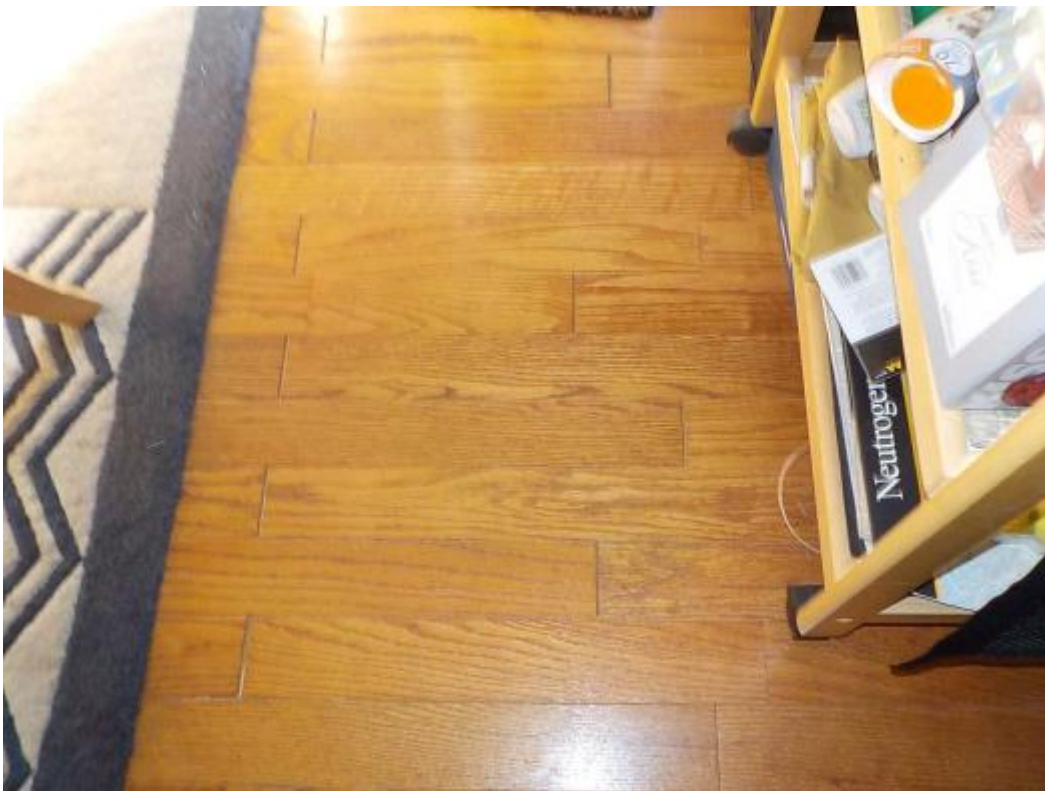
Policy #: WNG 0505982-06(01)



**25-dining area**

Date Taken:

Taken By: Ted Bennett



**26-dining room floor**

Date Taken:

Taken By: Ted Bennett

separation at joint noted on previous claim



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Claim #: 3110737

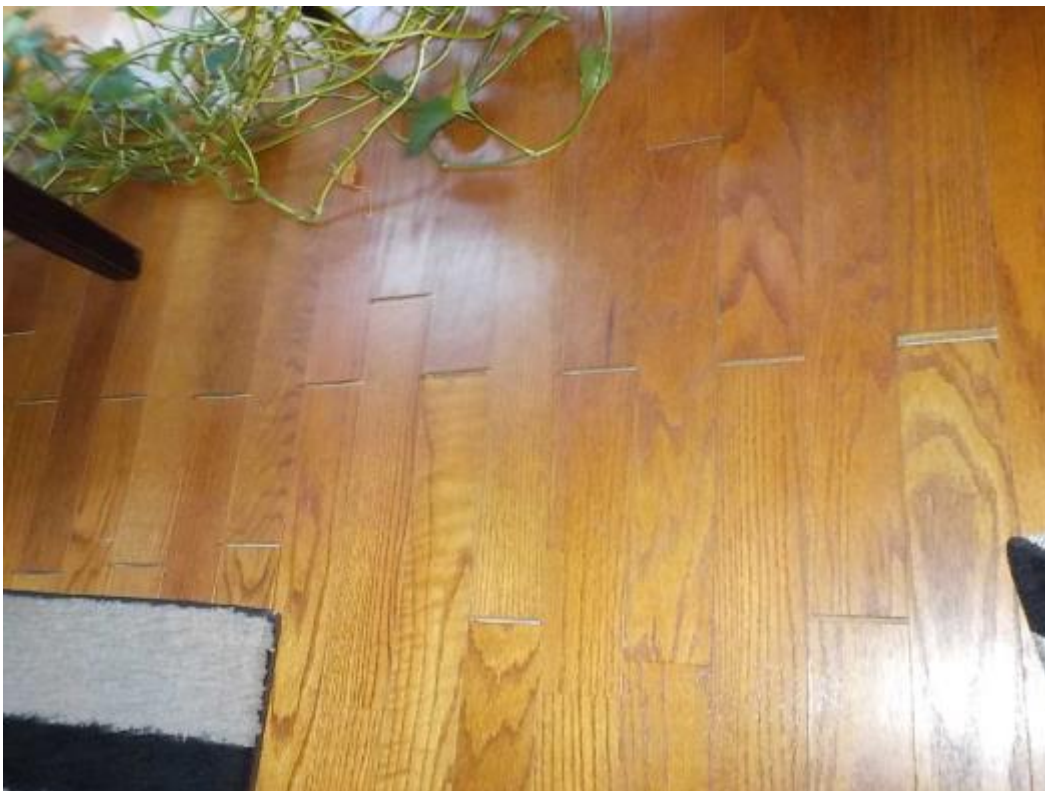
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**27-living room**

Date Taken:

Taken By: Ted Bennett



**28-living room floor**

Date Taken:

Taken By: Ted Bennett

joint separation unrelated and noted on previous claim

# Photo Sheet

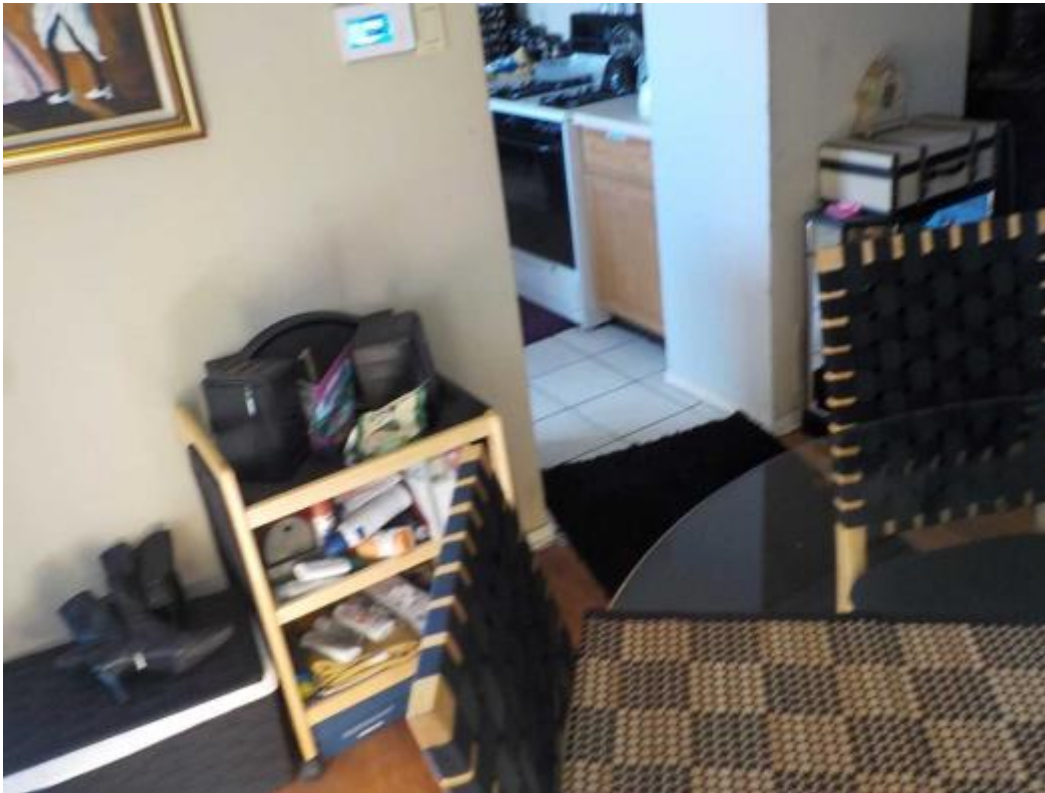
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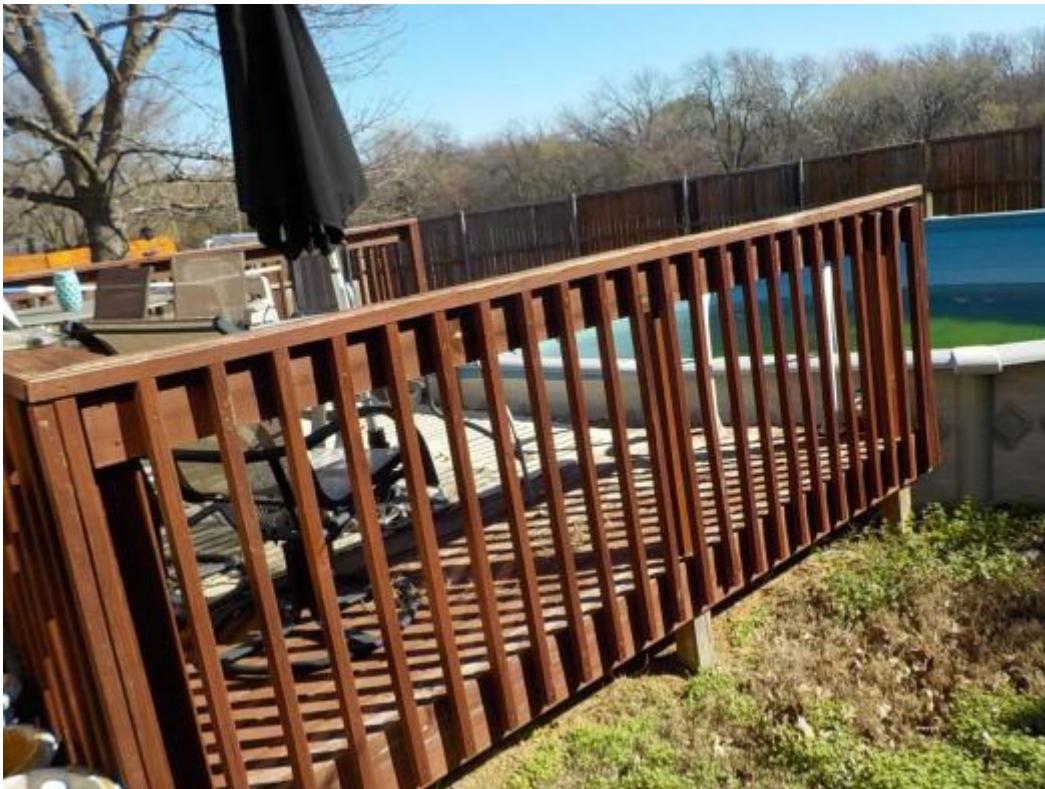


**29-dining area to kitchen**

Date Taken:

Taken By: Ted Bennett

no visible damage on wall indicating water migration



**30-pool/deck no related dmg**

Date Taken:

Taken By: Ted Bennett



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**33-breakers**

Date Taken:

Taken By: Ted Bennett



**34-copper pipe**

Date Taken:

Taken By: Ted Bennett

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**35-gas heat**

Date Taken:

Taken By: Ted Bennett



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Insured: GILES IDA  
Property: 614 CASTLEWOOD DR  
Garland, TX 75040  
Home: 614 CASTLEWOOD DR  
Garland, TX 75040

Home: (972) 205-9349

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

E-mail: [pcrockett@pacificspecialty.com](mailto:pcrockett@pacificspecialty.com)

Estimator: Ted Bennett

Business: (214) 736-4516

**Claim Number:** 3110737

**Policy Number:** WNG 0505982-06(01)

**Type of Loss:** Water Damage

Date Contacted: 2/23/2017 8:48 AM

Date of Loss: 2/17/2017 1:00 AM

Date Inspected: 2/23/2017 11:00 AM

Date Received: 2/22/2017 1:00 AM

Date Entered: 2/23/2017 8:42 AM

Price List: TXDF8X\_FEB17  
Restoration/Service/Remodel

Estimate: GILES\_IDA

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.



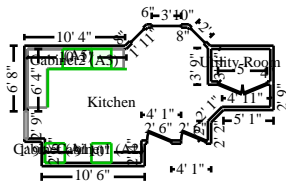
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**GILES\_IDA**

**Interior**

**Main Level**



**Kitchen**

**Height: 8'**

572.67 SF Walls	223.61 SF Ceiling
796.28 SF Walls & Ceiling	196.00 SF Floor
21.78 SY Flooring	71.12 LF Floor Perimeter
73.90 LF Ceil. Perimeter	

**Missing Wall - Goes to Floor**

**2' 9 3/8" X 6' 8"**

**Opens into Exterior**

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Dishwasher - Detach & reset								
1.00 EA	222.70	0.00	222.70	0/NA	Avg.	0%	(0.00)	222.70
Detach and reset dishwasher for access to make repairs.								
2. R&R Custom cabinet panels - side, end, or back								
6.00 SF	20.77	6.71	131.33	30/50 yrs	Avg.	60%	(52.81)	78.52
Replace bottom panel of interior of kitchen sink cabinet.								
3. R&R Sheathing - plywood - 1/2" CDX								
6.00 SF	1.81	0.30	11.16	10/150 yrs	Avg.	6.67%	(0.26)	10.90
Replace plywood in bottom of cabinet.								
4. R&R Toe kick - pre-finished wood - 1/2"								
12.00 LF	9.34	4.21	116.29	30/50 yrs	Avg.	60%	(33.13)	83.16
5. R&R Cove base molding - rubber or vinyl, 4" high								
12.00 LF	1.91	1.15	24.07	5/50 yrs	Avg.	10%	(1.50)	22.57
Replace cove base over toe kick on kitchen sink side cabinets.								
6. Haul debris - per pickup truck load - including dump fees								
1.00 EA	117.44	0.00	117.44	0/NA	Avg.	NA	(0.00)	117.44
Pickup truck load for construction debris.								
<b>Totals: Kitchen</b>		<b>12.37</b>	<b>622.99</b>				<b>87.70</b>	<b>535.29</b>
<b>Total: Main Level</b>		<b>12.37</b>	<b>622.99</b>				<b>87.70</b>	<b>535.29</b>
<b>Total: Interior</b>		<b>12.37</b>	<b>622.99</b>				<b>87.70</b>	<b>535.29</b>
<b>Line Item Totals: GILES_IDA</b>		<b>12.37</b>	<b>622.99</b>				<b>87.70</b>	<b>535.29</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:

722.46	SF Walls	243.67	SF Ceiling	966.12	SF Walls and Ceiling
216.06	SF Floor	24.01	SY Flooring	89.84	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	92.62	LF Ceil. Perimeter
216.06	Floor Area	244.37	Total Area	722.46	Interior Wall Area
671.09	Exterior Wall Area	76.62	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		610.62
Material Sales Tax		12.37
<b>Replacement Cost Value</b>		<b>\$622.99</b>
Less Depreciation		(87.70)
<b>Actual Cash Value</b>		<b>\$535.29</b>
Less Deductible	[Full Deductible = 2,110.00]	(535.29)
<b>Net Claim</b>		<b>\$0.00</b>
Total Depreciation		87.70
Less Residual Deductible	[Full Residual Deductible = 1,574.71]	(87.70)
Total Recoverable Depreciation		0.00
<b>Net Claim if Depreciation is Recovered</b>		<b>\$0.00</b>

Ted Bennett



## Pacific Specialty Insurance Company

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### Recap of Taxes

	Material Sales Tax (8.25%)	Manuf. Home Tax (5%)
<b>Line Items</b>	12.37	0.00
<b>Total</b>	<b>12.37</b>	<b>0.00</b>



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**Recap by Room**

**Estimate: GILES\_IDA**

**Area: Interior**

**Area: Main Level**

**Kitchen**

**610.62 100.00%**

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**Area Subtotal: Main Level**

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**610.62 100.00%**

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**Area Subtotal: Interior**

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**610.62 100.00%**

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**Subtotal of Areas**

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**610.62 100.00%**

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**Total**

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**610.62 100.00%**

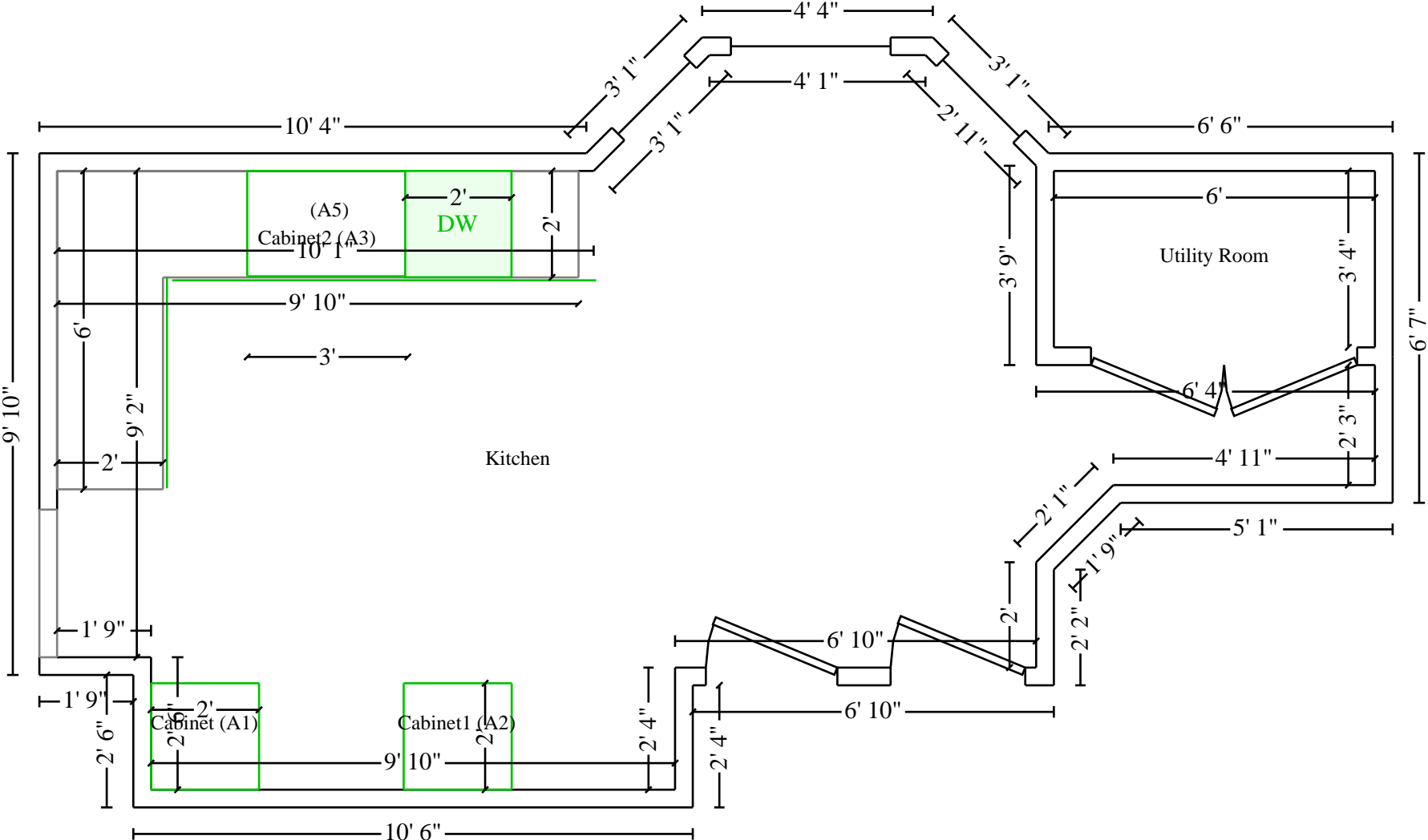


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**Recap by Category with Depreciation**

<b>Items</b>	<b>RCV</b>	<b>Deprec.</b>	<b>ACV</b>
<b>APPLIANCES</b>	<b>222.70</b>		<b>222.70</b>
<b>CABINETRY</b>	<b>210.48</b>	<b>79.38</b>	<b>131.10</b>
<b>GENERAL DEMOLITION</b>	<b>149.00</b>		<b>149.00</b>
<b>FLOOR COVERING - VINYL</b>	<b>20.16</b>	<b>1.39</b>	<b>18.77</b>
<b>FRAMING &amp; ROUGH CARPENTRY</b>	<b>8.28</b>	<b>0.24</b>	<b>8.04</b>
<b>Subtotal</b>	<b>610.62</b>	<b>81.01</b>	<b>529.61</b>
<b>Material Sales Tax</b>	<b>12.37</b>	<b>6.69</b>	<b>5.68</b>
<b>Total</b>	<b>622.99</b>	<b>87.70</b>	<b>535.29</b>



Main Level

# Claim Inspection Report

Claim: **3110737**

Adjuster: Ted Bennett

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 ? **1 Year per insured. Appeared to be in average condition.**
2. Age of Home ? **Built in 1987**
3. Business on the premises? **NO** Type ? **None**
4. Who occupies the dwelling ? **Insured occupied**
5. Is the home for rent or for sale ? **Not at this time**
6. What type of heating system does the home have ? **Central Heat, gas fired.**
7. Type of supply pipes (material) ? **Copper**
8. Type of wiring ? **None exposed**
9. Does the home have fuses ? **No**, Circuit Breakers? **Yes Both ?**
10. Late Reported? **No** If so, why? **Insured reported loss as soon as she discovered it.**
11. Any un-repaired damage not related to the claim ? **Observed separation of joints in wood floor in dining and living room likely due to earth movement and not related to this cause/date of loss, also noted was prior water damage to garage ceiling. These items were noted on prior claim #243408**
12. Any dog or other animal present? **None observed** Breed ?
13. Is the home habitable or uninhabitable ? **Dwelling is habitable**
14. If uninhabitable, advise as to reason why **N/A**
15. What is the estimated repair time ? **Repairs related to loss should take approximately a week.**
16. Please describe in detail the cause or origin of the loss: **Cause of loss is water damage originating from failure of garbage disposal under kitchen sink on main level.**
17. Additional Comments: related to site, causation or damage issues: **Insured stated she went to get her water jug stored under sink that she uses to water plants and noticed it was full of water and overflowing. She then**

**turned on water and discovered that her garbage disposal was leaking. She ceased using that side of sink and contacted home warranty to make repairs.**