



Clown Insurance

First Notice of Loss

Tea Cup` Nugget

999 Sesame Street

Uneedus, TX 75706

Facts of Loss: Policy Holder came home to find that the dishwasher water line had burst and flooded the kitchen oak floor. Flooring had some slight cupping due to moisture. No mitigation has taken place. Policy holder stated the floor is approximately 20 years old.

Policy limit: \$200,000

Policy dates: 01/01/2020 to Present

Single story

Roof: 3-tab

Age: 20 years

Pets: no

Contractor or PA to be present: 2 Men and a Hammer construction

Phone # (333) 666-9999

Rooms damaged: Kitchen.



Clown Insurance Homeowners Policy

Policy Declarations – Form HO-3

Tea Cup Nugget
999 Sesame Street
Uneedus, TX 75706

Dwelling Coverages

Coverage A Dwelling: \$200,000

Other Structures: \$20,000

Contents: \$160,000

Loss of Use: \$12,000

Deductible

Windstorm, Hurricane or Hail: \$4,000

All other: \$1,000

Endorsements

HO=231 Lead Exclusion

HO-800 Time Limitations and Suit Against Us

Scenario 1

Directions for Tea Cup Nugget

In this scenario you will inspecting the interior of the risk for water damage

- Fill in information i.e.: Policy holders name/coverage limits/cause of loss.
- Draw the sketch.
- Dish washer line suddenly burst.
- Only damage to lower cabinet was to the toe kick.
- Oak floor is slightly buckling due to moisture in the kitchen.
- Oak Flooring is natural finish, 20 years old and continuous through the living room and hallway.
- Utility room has a tile floor.
- Shoe molding is on the baseboards.
- 1 dehumidifier and 4 air movers ran for 2 days to dry out flooring in the kitchen.
- Apply 10% O&P



Clown Insurance Company

Insured: Tea Cup Nugget
Property: 999 Sesame Street
Uneedus, TX 75706

Home: (903) 777-7734
E-mail: TeacupNugget@Clowny.com

Claim Rep.: Super Adjuster

Business: (123) 456-7890

Estimator: Super Adjuster

Business: (123) 456-7890

Reference:

Company: Clown Insurance Company
Business: PO Box 1234
Wellington , FL 33441

Contractor:

Company: 2 Men and a Hammer Construction

Business: (333) 666-9999

Claim Number: I WANT
EVERYTHING

Policy Number: YOU'RE NOT GOING
TO

Type of Loss: Water Damage

Date Contacted: 11/3/2020 12:00 AM

Date of Loss: 11/1/2020 12:00 AM

Date Inspected: 11/4/2020 12:00 AM

Date Received: 11/2/2020 12:00 AM

Date Entered: 8/19/2021 7:29 AM

Price List: TRAINING

Restoration/Service/Remodel

Estimate: TEACUPNUGGET1

Call us for peanuts on your claim!

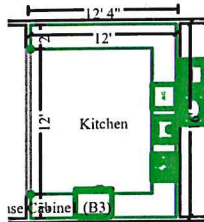


TEACUPNUGGET1

Main Level

Main Level

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Content Manipulation charge - per hour	3.00 HR	30.21	0.00	18.12	108.75	(0.00)	108.75
2. Single axle dump truck - per load - including dump fees	1.00 EA	204.41	0.00	40.88	245.29	(0.00)	245.29
3. Equipment setup, take down, and monitoring (hourly charge)	2.00 HR	41.81	0.00	16.72	100.34	(0.00)	100.34
Total: Main Level			0.00	75.72	454.38	0.00	454.38



Kitchen

Height: 8'

267.88 SF Walls	192.00 SF Ceiling
459.88 SF Walls & Ceiling	126.04 SF Floor
14.00 SY Flooring	3.08 LF Floor Perimeter
56.00 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

12' X 6' 8"

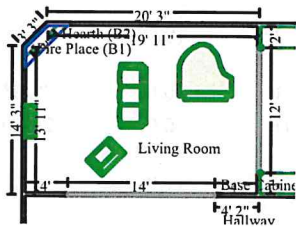
Opens into LIVING_ROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>FLOORS</u>							
4. R&R Oak flooring - #2 common - no finish	126.04 SF	7.37	25.11	190.82	1,144.85	(98.97)	1,045.88
5. Sand & finish wood floor (natural finish)	126.04 SF	2.77	5.29	70.88	425.30	(0.00)	425.30
6. Add for dustless floor sanding	126.04 SF	1.00	0.00	25.20	151.24	(0.00)	151.24
7. R&R Quarter round - for wood flooring	3.08 LF	2.93	0.42	1.90	11.34	(0.00)	11.34
<u>BASEBOARDS</u>							
8. R&R Baseboard - 4 1/4" w/shoe	3.08 LF	4.89	0.43	3.08	18.57	(1.92)	16.65
<u>APPLIANCES</u>							
9. Dishwasher - Detach & reset	1.00 EA	168.65	0.00	33.74	202.39	(0.00)	202.39
10. Refrig. water line - Disconnect & reconnect - with repairs	1.00 EA	57.17	0.80	11.60	69.57	(0.00)	69.57
11. Refrigerator - Remove & reset	1.00 EA	27.50	0.00	5.50	33.00	(0.00)	33.00
<u>CABINETS</u>							
12. Tear out toe kick and bag for disposal	3.08 LF	1.93	0.03	1.18	7.15	(0.00)	7.15
13. R&R Re-skin toe kick	0.00 LF	7.51	0.00	0.00	0.00	(0.00)	0.00
14. Stain & finish toe-kick	3.08 LF	0.94	0.03	0.58	3.51	(0.00)	3.51
*****MITIGATION*****							
15. Air mover (per 24 hour period) - No monitoring	8.00 EA	24.75	0.00	39.60	237.60	(0.00)	237.60
16. Dehumidifier (per 24 hour period) - No monitoring	2.00 EA	51.00	0.00	20.40	122.40	(0.00)	122.40



CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Totals: Kitchen			32.11	404.48	2,426.92	100.89	2,326.03



Living Room

Height: 8'

461.17 SF Walls	349.81 SF Ceiling
810.97 SF Walls & Ceiling	344.17 SF Floor
38.24 SY Flooring	48.77 LF Floor Perimeter
74.77 LF Ceil. Perimeter	

Missing Wall - Goes to Floor
Missing Wall - Goes to Floor

14' X 6' 8"
12' X 6' 8"

Opens into HALLWAY
Opens into KITCHEN

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>FLOORS</u>							
17. Add for dustless floor sanding	344.17 SF	1.00	0.00	68.84	413.01	(0.00)	413.01
18. R&R Quarter round - for wood flooring	48.77 LF	2.93	6.73	29.92	179.54	(0.00)	179.54
19. Stain & finish base shoe or quarter round	48.77 LF	0.77	0.47	7.62	45.64	(0.00)	45.64
20. Sand & finish wood floor (natural finish)	344.17 SF	2.77	14.46	193.58	1,161.39	(0.00)	1,161.39
<u>BASEBOARDS</u>							
21. R&R Baseboard - 4 1/4"	48.77 LF	3.50	5.59	35.26	211.55	(21.43)	190.12
22. Stain & finish baseboard	48.77 LF	0.94	0.47	9.26	55.57	(0.00)	55.57
<u>CONTENTS</u>							
23. Contents - move out then reset	1.00 EA	38.48	0.00	7.70	46.18	(0.00)	46.18
Totals: Living Room			27.72	352.18	2,112.88	21.43	2,091.45



Clown Insurance Company

Hallway

Height: 8'



673.83 SF Walls
 844.50 SF Walls & Ceiling
 18.96 SY Flooring
 93.33 LF Ceil. Perimeter

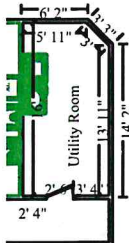
170.67 SF Ceiling
 170.67 SF Floor
 79.33 LF Floor Perimeter

Missing Wall - Goes to Floor

14' X 6' 8"

Opens into LIVING_ROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>FLOORS</u>							
24. Sand & finish wood floor (natural finish)	170.67 SF	2.77	7.17	96.00	575.93	(0.00)	575.93
25. Add for dustless floor sanding	170.67 SF	1.00	0.00	34.14	204.81	(0.00)	204.81
26. R&R Quarter round - for wood flooring	79.33 LF	2.93	10.95	48.68	292.07	(0.00)	292.07
27. Stain & finish base shoe or quarter round	79.33 LF	0.77	0.76	12.38	74.22	(0.00)	74.22
<u>BASEBOARDS</u>							
28. R&R Baseboard - 4 1/4"	79.33 LF	3.50	9.09	57.36	344.11	(34.85)	309.26
29. Stain & finish baseboard	79.33 LF	0.94	0.76	15.08	90.41	(0.00)	90.41
<u>CONTENTS</u>							
30. Contents - move out then reset	1.00 EA	38.48	0.00	7.70	46.18	(0.00)	46.18
Totals: Hallway			28.73	271.34	1,627.73	34.85	1,592.88



Utility Room

Height: 8'

374.05 SF Walls
 499.79 SF Walls & Ceiling
 13.97 SY Flooring
 46.76 LF Ceil. Perimeter

125.74 SF Ceiling
 125.74 SF Floor
 46.76 LF Floor Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
No Accidental Direct Physical Loss							
Totals: Utility Room			0.00	0.00	0.00	0.00	0.00
Total: Main Level			88.56	1,103.72	6,621.91	157.17	6,464.74

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
TEACUPNUGGET1							

7/1/2023

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CONTINUED - Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
31. Water extract/remediation labor minimum	1.00 EA	15.49	0.00	3.10	18.59	(0.00)	18.59
32. Cabinetry labor minimum	1.00 EA	140.66	0.00	28.14	168.80	(0.00)	168.80
Totals: Labor Minimums Applied			0.00	31.24	187.39	0.00	187.39
Line Item Totals: TEACUPNUGGET1			88.56	1,134.96	6,809.30	157.17	6,652.13

Grand Total Areas:

1,776.93 SF Walls	838.22 SF Ceiling	2,615.15 SF Walls and Ceiling
766.62 SF Floor	85.18 SY Flooring	177.95 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	270.86 LF Ceil. Perimeter
766.62 Floor Area	904.69 Total Area	1,776.93 Interior Wall Area
1,133.70 Exterior Wall Area	125.97 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	



Summary for Dwelling

Line Item Total	5,585.78
Material Sales Tax	88.56
Subtotal	5,674.34
Overhead	567.48
Profit	567.48
Replacement Cost Value	\$6,809.30
Less Depreciation	(157.17)
Actual Cash Value	\$6,652.13
Less Deductible	(1,000.00)
Net Claim	\$5,652.13
Total Recoverable Depreciation	157.17
Net Claim if Depreciation is Recovered	\$5,809.30

Super Adjuster



Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (6%)
Line Items	567.48	567.48	88.56
Total	567.48	567.48	88.56



Recap by Room

Estimate: TEACUPNUGGET1

Area: Main Level	378.66	6.78%
Kitchen	1,990.33	35.63%
Living Room	1,732.98	31.02%
Hallway	1,327.66	23.77%
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Area Subtotal: Main Level	5,429.63	97.20%
Labor Minimums Applied	156.15	2.80%
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Subtotal of Areas	5,585.78	100.00%
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Total	5,585.78	100.00%



Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
APPLIANCES	253.32		253.32
CABINETS	140.66		140.66
CONTENT MANIPULATION	167.59		167.59
GENERAL DEMOLITION	479.98		479.98
FLOOR COVERING - WOOD	3,501.90	95.62	3,406.28
FINISH CARPENTRY / TRIMWORK	421.28	56.18	365.10
PAINTING	221.94		221.94
WATER EXTRACTION & REMEDIATION	399.11		399.11
O&P Items Subtotal	5,585.78	151.80	5,433.98
Material Sales Tax	88.56	5.37	83.19
Overhead	567.48		567.48
Profit	567.48		567.48
Total	6,809.30	157.17	6,652.13

Good Luck Clowny!



1 1-Clowny.png

Date Taken: 6/4/2020

Open Concept / Flooring is Continuous Flow
 Living Room is 22' x 16'
 Kitchen is 12' x 16'
 Utility Room is 8' x 16'
 Hallway is 42'8" x 4'

