

Scenario 2

Directions for Chipmuck Buttercup

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

- Fill in information i.e.: Policy holders name/coverage limits/cause of loss.
- Draw the sketch.
- The original gazebo was a Medium size cedar and bought from a home improvement store.
- Wood deck was built out treated pine lumber.
- Tree was 24 inches in diameter.
- Roof was not damaged.



Clown Insurance

First Notice of Loss

Chipmuck Buttercup
125 Warp Drive
Smackover, AR 71762

Facts of Loss : During last night storm, high winds blew down a tree in the back yard damaging a gazebo and wood deck. Both were completely demolished.

Policy limit: \$100,000

Building material: Cedar gazebo

Roof: Cedar planks on gazebo

Age: 5 years

Building material wood deck: treated pine

Age: 5 years

Pets: no

Contractor or PA to be present: no

Interior damage: no

Main dwelling roof: no ADPL



Clown Insurance Homeowners Policy

Policy Declarations – Form HO-3

Chipmuck Buttercup
125 Warp Drive
Smackover, AR 71762

Dwelling Coverages

Coverage A Dwelling: \$100,000
Other Structures: \$10,000
Debris Removal: \$500
Contents: \$40,000
Loss of Use: \$2,000

Deductible

Windstorm, Hurricane or Hail: \$3,000
All Other: \$1,000

Endorsements

HO-231 Lead Exclusion
HO-796 Actual Cash Value Calculations
HO-800 Time Limitations and Suits Against Us
HO-999 Water Damage

Exterior Scope Sheet

Damaged Elevation	Front	Right	Rear	Left
Claim # 21-12-21-12	Elevation			
Gutters /Guards (Size / LF)	n/a	<p>Diagram/Notes</p>		
Downspouts (Size/LF)	n/a			
Fascia (Size Type)	n/a			
Soffit / Soffit Vents(Type /SF)	n/a			
Gable Vents/Dryer Vent	n/a			
Siding/Masonry (Type/Finish)	n/a			
Shutters (Size/Type)	n/a			
Window Wraps (Size/Type)	n/a			
Window Beading (LF)	n/a			
Screens (Size/Type)	n/a			
Windows (Size/Type/ Material)	n/a			
Doors (Include Finish)	n/a			
Lights	n/a			
Awnings (Size/Type)	n/a			
HVAC	n/a			
Patio Cover/Carport	Gazebo			
Fencing (LF) (Type/Finish)	n/a			
Other: Wood Deck				



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Insured: Chipmuck Buttercup
Property: 125 Warp Drive
Smackover, AR 71762

Home: (555) 123-4567
E-mail: chipbutter@yahoo.com

Claim Rep.: Super Adjuster

Business: (123) 456-7890

Estimator: Super Adjuster

Business: (123) 456-7890

Claim Number: 21-12-21-12

Policy Number: 12345

Type of Loss: Wind Damage

Date Contacted: 8/3/2020 12:00 AM

Date of Loss: 8/1/2020 12:00 AM

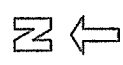
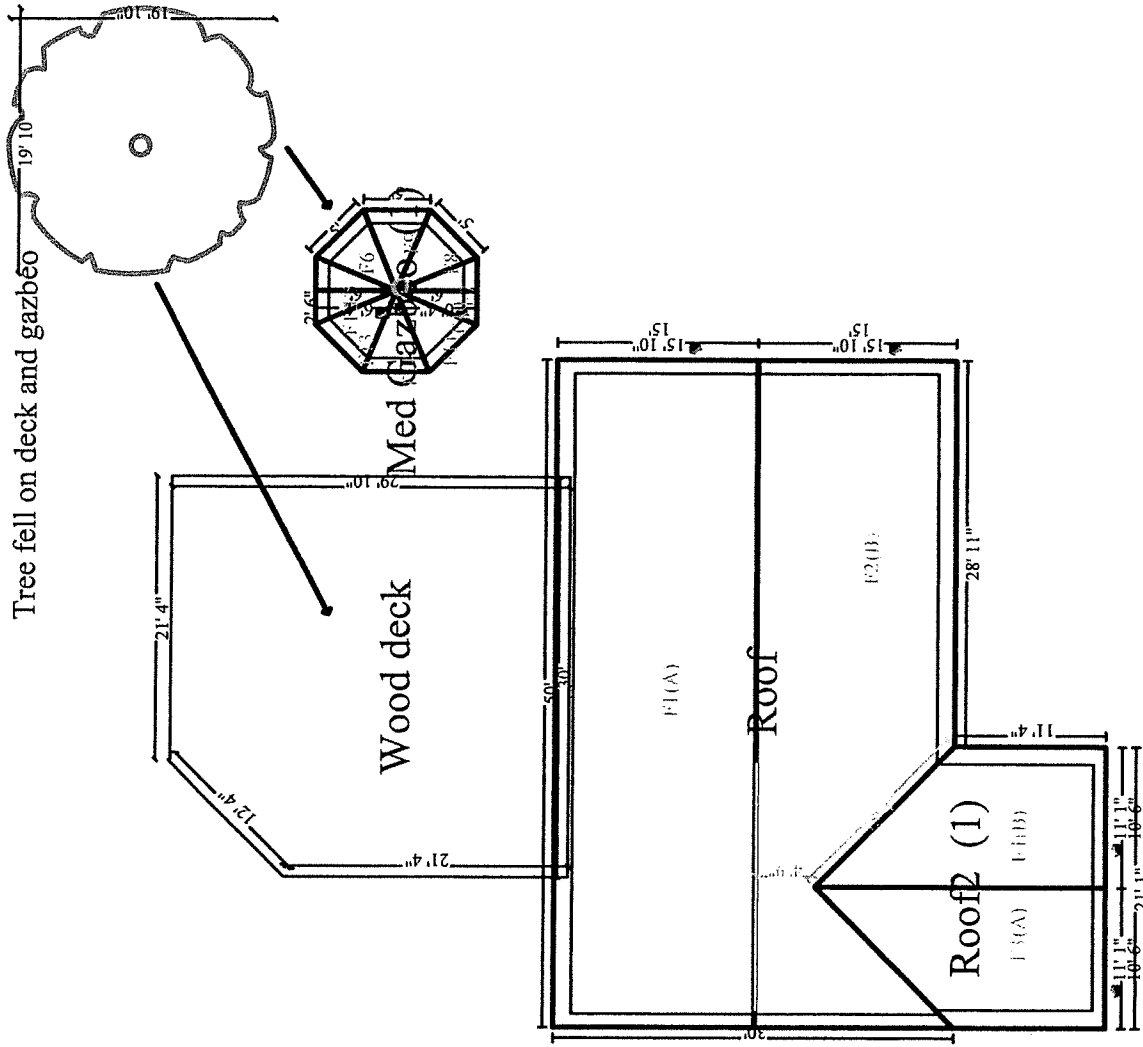
Date Received: 9/1/2020 12:00 AM

Date Inspected:

Date Entered: 11/24/2020 2:18 PM

Price List: TRAINING
Restoration/Service/Remodel
Estimate: CHIPMOCK

We standby our name. We will make your claim experience a circus.



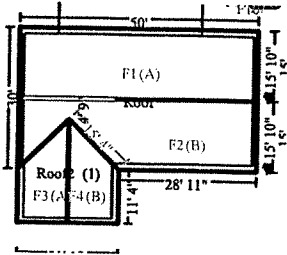


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CHIPMOCK

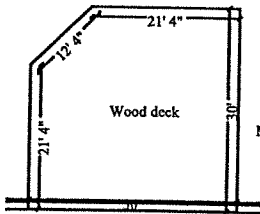
Main Level



Roof

1833.00 Surface Area
 187.08 Total Perimeter Length
 18.33 Number of Squares
 71.88 Total Ridge Length

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
No Accidental Direct Physical Loss								
Totals: Roof		0.00	0.00				0.00	0.00



Wood deck

Height: 3'

114.91 LF Floor Perimeter

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
53. 2" x 10" x 16' #2 treated pine (material only)	21.00 EA	23.08	29.08	513.76	0/150 yrs	Avg.	0%	(0.00)	513.76
54. 2" x 10" x 14' #2 treated pine (material only)	26.00 EA	20.16	31.45	555.61	0/150 yrs	Avg.	0%	(0.00)	555.61
55. 2" x 10" x 8' #2 treated pine (material only)	3.00 EA	11.45	2.06	36.41	0/150 yrs	Avg.	0%	(0.00)	36.41
56. 2" x 10" x 12' #2 treated pine (material only)	2.00 EA	17.24	2.07	36.55	0/150 yrs	Avg.	0%	(0.00)	36.55
57. 2" x 10" x 10' #2 treated pine (material only)	3.00 EA	14.31	2.58	45.51	0/150 yrs	Avg.	0%	(0.00)	45.51
58. R&R Framing hanger - large	88.00 EA	12.03	17.64	1,076.28	0/150 yrs	Avg.	0%	(0.00)	1,076.28
59. R&R Labor to install joist - floor or ceiling - 2x10	746.72 LF	2.08	0.45	1,553.63	0/150 yrs	Avg.	0%	(0.00)	1,553.63
60. 2" x 10" x 20' #2 treated pine (material only)	2.00 EA	28.62	3.43	60.67	0/150 yrs	Avg.	0%	(0.00)	60.67
61. 2" x 6" x 20' #2 treated pine (material only)	69.00 EA	15.56	64.42	1,138.06	0/150 yrs	Avg.	0%	(0.00)	1,138.06



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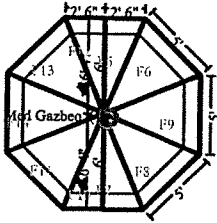
CONTINUED - Wood deck

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
62. 2" x 6" x 10' #2 treated pine (material only)	52.00 EA	7.78	24.27	428.83	0/150 yrs	Avg.	0%	(0.00)	428.83
63. 2" x 6" x 8' #2 treated pine (material only)	10.00 EA	6.22	3.73	65.93	0/150 yrs	Avg.	0%	(0.00)	65.93
64. R&R 6" softwood deck planking - Labor only (per SF)	862.21 SF	3.99	6.21	3,446.43	0/25 yrs	Avg.	0%	(0.00)	3,446.43
65. 2" x 6" x 14' #2 treated pine (material only)	1.00 EA	10.96	0.66	11.62	0/150 yrs	Avg.	0%	(0.00)	11.62
66. Deck pier or footing	1.16 CY	110.10	7.10	134.82	0/200 yrs	Avg.	0%	(0.00)	134.82
67. Post anchor - 4"	5.00 EA	14.53	2.90	75.55	0/150 yrs	Avg.	0%	(0.00)	75.55
68. 4" x 4" x 8' - treated lumber post - material only	5.00 EA	10.31	3.09	54.64	0/150 yrs	Avg.	0%	(0.00)	54.64
69. 2" x 2" x 8' #2 treated pine (material only)	91.00 EA	3.27	17.85	315.42	0/150 yrs	Avg.	0%	(0.00)	315.42
70. 2" x 6" x 20' #2 treated pine (material only)	8.00 EA	15.56	7.47	131.95	0/150 yrs	Avg.	0%	(0.00)	131.95
71. 2" x 6" x 12' #2 treated pine (material only)	2.00 EA	9.37	1.12	19.86	0/150 yrs	Avg.	0%	(0.00)	19.86
72. 2" x 6" x 8' #2 treated pine (material only)	2.00 EA	6.22	0.75	13.19	0/150 yrs	Avg.	0%	(0.00)	13.19
73. 2" x 6" x 14' #2 treated pine (material only)	2.00 EA	10.96	1.32	23.24	0/150 yrs	Avg.	0%	(0.00)	23.24
74. 4" x 4" x 8' - treated lumber post - material only	3.00 EA	10.31	1.86	32.79	0/150 yrs	Avg.	0%	(0.00)	32.79
75. 2" x 6" x 10' #2 treated pine (material only)	2.00 EA	7.78	0.93	16.49	0/150 yrs	Avg.	0%	(0.00)	16.49
76. R&R Deck hand rail/guard rail - Labor only	114.91 LF	13.95	1.38	1,604.38	0/20 yrs	Avg.	0%	(0.00)	1,604.38
Totals: Wood deck			233.82	11,391.62				0.00	11,391.62



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Gazebo

127.24 Surface Area
 44.20 Total Perimeter Length
 54.68 Total Hip Length

1.27 Number of Squares

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
25. R&R Gazebo - Pre-manuf. Kit - Octagon - Cedar - Medium								
1.00	EA	6,976.91	314.10	7,291.01	5/25 yrs	Avg.	20%	(1,355.11) 5,935.90
Totals: Gazebo			314.10	7,291.01				1,355.11 5,935.90
Total: Main Level			547.92	18,682.63				1,355.11 17,327.52

Tree Debris Removal

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
26. Tree - removal - 12" to 24" diameter / large canopy								
1.00	EA	818.89	0.00	818.89	5/NA	Avg.	NA	(0.00) 818.89
27. Debris disposal *								
1.00	EA	500.00	0.00	500.00	5/NA	Avg.	NA	(0.00) 500.00
Totals: Tree Debris Removal			0.00	1,318.89				0.00 1,318.89

Debris Removal

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
28. Dumpster load - Approx. 12 yards, 1-3 tons of debris								
1.00	EA	315.00	0.00	315.00	5/NA	Avg.	NA	(0.00) 315.00
Totals: Debris Removal			0.00	315.00				0.00 315.00

Labor Minimums Applied

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
77. Miscellaneous concrete labor minimum								
1.00	EA	114.24	0.00	114.24	0/NA	Avg.	0%	(0.00) 114.24
Totals: Labor Minimums Applied			0.00	114.24				0.00 114.24



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Line Item Totals: CHIPMOCK	547.92	20,430.76	1,355.11	19,075.65
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[%] - 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

Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	114.91 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
264.79 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
1,960.24 Surface Area	19.60 Number of Squares	231.28 Total Perimeter Length
71.88 Total Ridge Length	54.68 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	12,639.75	61.87%	12,639.75	66.26%
Other Structures	7,291.01	35.69%	5,935.90	31.12%
Contents	0.00	0.00%	0.00	0.00%
Debris Removal	500.00	2.45%	500.00	2.62%
Total	20,430.76	100.00%	19,075.65	100.00%



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Summary for Dwelling

Line Item Total	12,405.93
Material Sales Tax	233.82
Replacement Cost Value	\$12,639.75
Less Deductible	(3,000.00)
Net Claim	\$9,639.75

Super Adjuster



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Summary for Other Structures

Line Item Total	6,976.91
Material Sales Tax	314.10
Replacement Cost Value	\$7,291.01
Less Depreciation	(1,355.11)
Actual Cash Value	\$5,935.90
Net Claim	\$5,935.90
Total Recoverable Depreciation	1,355.11
Net Claim if Depreciation is Recovered	\$7,291.01

Super Adjuster



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Summary for Debris Removal

Line Item Total	500.00
Replacement Cost Value	<u>\$500.00</u>
Net Claim	<u><u>\$500.00</u></u>

Super Adjuster

