



# **Clown Insurance**

Little House / First Notice of Loss

Date of Loss: **06/15/2021**

## **Agency**

- Agents Name: **Mark Smith**
- Phone Number: **(281) 741-8505**
- Address: **15255 Gulf Fwy Suite 135A, Houston, TX 77034**
- Email: **msmith@mhahinc**

## **Insured**

- Name: **Billy Banks**
- Phone: **(281) 555-1256**
- Work: **(281) 741-8505**
- Cell: **(281) 555-1265**
- Address: **234 Clown Street, Houston TX 77034**

## **Policy**

- Claim Number: **00-2345678**
- Number: **TXHO315-35**
- Type: **HO3**
- Policy Dates: **02/30/2012 – 02/30/2050**
- Built: **2005**
- Mortgage: **Lehman Brothers**
- Loan Number: **00022002200**
- Coverage
  - A: **250,000**
  - B: **25,000**
  - C: **150,000**
  - D: **25,000**
  - Deductible: **2,500** Cause of loss: **choose one.**

**Follow the scenario in this packet.**

# Little House – Interior

Create a new project and call it “Little House.” Use a new “sketch” tab (bottom left) in the Little House project for each scenario and label them appropriately. For example, label one tab Interior, another tab Kitchen, etc. Measure interior of house. If you need the practice, measure the house, and make a new pencil drawing for each scenario. You may copy and paste the first interior drawing that you make, unless you need to practice. Draw the rooms, insert the doors and windows. Below are two different scenarios. You can pick one scenario or do them both, depending on how comfortable you feel with sketching and estimating.

## SCENARIO

### FRONT ROOM:

- 1) Tornado picked up a 2x4 (lumber) and shot it through the sliding glass door and into the closet. The sliding glass door and the closet door are unrepairable.
- 2) The 2x4 flew into the back of the closet, breaking 3 studs in the wall and damaged 32 sf of ½ drywall on 2 walls, and 8 sf of 5/8” drywall on ceiling paint grade base, and oak hardwood flooring and baseboards.

### BACK ROOM:

- 3) A water line in the attic froze and burst causing water damage to the back room and closet. Water damage to the ceiling drywall is 5/8” with smooth texture and the walls are ½ with smooth texture. Both the damage to the walls and ceiling are approximately 32 sf each.
- 4) Ceiling fan and light were also water damaged from the leak in ceiling.
- 5) Carpet is wet and will need to be dried. The carpet pad will need to be replaced.
- 6) Need 5 air movers and 2 dehumidifiers – Large No monitoring for 2 days.
- 7) Closet door is warping due to the saturation from water leak.

# Little House – Kitchen

Use the Little House project and create a new “sketch” tab (bottom left) in the Little House project for each scenario. Kitchen is 12 years old. Measure and draw the kitchen. Take the photos.

## SCENARIO

- 1) While cooking, the policyholder started a grease fire, which destroyed the kitchen.
- 2) Kitchen has ½” drywall, as well as 5/8” ceiling drywall and the entire kitchen will need to be deodorized / building – Ozone treatment.
- 3) Clean ductwork – Interior Heavy clean (PER REGISTER)
- 4) Texture drywall – machine - knockdown. Baseboard – 3 ¼”
- 5) Paint baseboard w/cap &/or shoe – two coats.
- 6) Vinyl floor covering (sheet goods) – High grade.
- 7) Use standard appliances (Refrigerator, dishwasher, and range.)
- 8) Exterior door was damaged beyond repair.
- 9) Policyholder was charged \$500 from the fire department from responding to the call.
- 10) Policyholder has receipts for \$2,000 for hotels and \$500 in food loss.

# Little House – Bathroom

Use the Little House project and create a new “Sketch” tab (bottom left) in the Little House project for each scenario. Bathroom is 12 years old. Measure and draw the bathroom. Take the photos.

## SCENARIO

- 1) During the hurricane, a tree branch was thrown through the bathroom window, severely damaging the interior wall, bathtub, toilet, and vanity cabinets.
- 2) Interior walls are ½” drywall and ceiling are 5/8” drywall and both have texture – machine.
- 3) Flooring is ceramic/porcelain tile – High grade, due to the impact from the tree branch, tiles have fallen off and others are starting to fall off and need to be replaced.
- 4) Custom vanity – Deluxe grade.
- 5) Countertop – solid surface.
- 6) Sink – single – solid surface material.

# Little House – Roof

Use the Little House project and create a new “Sketch” tab (bottom left) in the Little House project for each scenario. Measure and draw the roof. If you need the practice, measure, and draw the roof for each scenario. Take the photos. Assume that the entire roof is covered with one material. You may copy and paste the first roof drawing that you make, unless you need to practice. Do not forget the dormer.

## SCENARIO

- 1) Hail damage; 10 hits per square.
- 2) Roof is 20 years old and cannot be repaired. Add 10% waste factor.
- 3) All accessories, one turbine vent, 1 pipe jack and flashing, a 4' section off ridge vent, one 8" tubular skylight, and 1 exhaust vent were also severely damaged as well. 15 lb. felt, and 5" gutters, Valley metal (12' section) damaged also, and the roof has drip edge.
- 4) During the roof inspection, it was noted that 2 sheets of ½ OSB sheathing were dry rotted and will need to be replaced.
- 5) High winds also caused a 24-inch diameter tree to fall onto the right slope, causing damage to a 4' x 8' section of the ½ OSB sheathing.

# Little House – Elevations

Use the Little House project and create a new “Sketch” tab (bottom left) in the Little House project for each scenario. Measure exterior of little house. If you need the practice, measure the house for each scenario. Assume that the entire house is covered with one material. You may copy and paste the first exterior drawing that you make. Do not forget the gable/Hip sides and dormer.

## SCENARIO

- 1) Hail damage to the vinyl siding on the front, right, and rear elevations. The loss occurred in a matching state (i.e., Kentucky).
- 2) All gutters/downspouts on the right and Rear elevations are damaged beyond repair. 32 LF of gutters/downspouts.
- 3) The vinyl siding is 15 years of age.
- 4) Sliding glass door screen was damaged during the storm and is beyond repair.