

● DAMAGE ASSESSMENT • ILLUSTRATIVE EXAMPLE

Water damage — *kitchen & adjacent wall.*

This is an illustrative example of the damage assessment summary you receive after completing the guided assessment. Your report reflects the details and photos you provide. Severity scoring and broad cost ranges are educational only and depend on homeowner-provided information.

01 — SUMMARY

Water damage — kitchen & adjacent wall.

SEVERITY	AFFECTED AREA	EST. RANGE
Moderate Category 2 water	~120 sq ft Floor + lower wall	\$3.5k–\$6k Educational range

02 — FINDINGS

What the assessment identified.

AREA	OBSERVATION	INDICATOR
Flooring	Visible warping and discoloration consistent with standing water.	Moderate
Lower drywall	Moisture wicking up to ~16" with possible backing damage.	Moderate
Cabinet base	Swelling at toe-kick; particle board likely compromised.	Minor-Moderate
Mold risk	Elevated where moisture sat >48 hours; inspection advised.	Watch

03 — SUGGESTED SCOPE OF WORK

Indicative work + cost ranges.

These ranges are educational. A licensed contractor's on-site inspection will refine the scope and replace these estimates with a firm quote based on actual access, hidden damage, and local material costs.

ITEM	DESCRIPTION	LOW	HIGH
Water extraction	Commercial dehumidifiers + air movers for 3-5 days.	\$700	\$1,200
Drywall remediation	Cut + replace lower wall up to 24" along affected run.	\$600	\$1,400
Flooring (vinyl + underlay)	Replace 120 sq ft incl. underlayment.	\$1,400	\$2,400
Cabinet base repair	Replace damaged toe-kick + lower carcass.	\$500	\$900
Mold inspection (optional)	IICRC-certified inspector + air sample.	\$300	\$550
ESTIMATED TOTAL		\$3,500	\$6,450

04 — INSURANCE CONSIDERATIONS

How this typically interacts with your policy.

What this damage typically falls under

Most standard HO-3 homeowner policies cover sudden, accidental water damage from interior plumbing failure. Coverage usually extends to direct property damage and reasonable cleanup, subject to your deductible. Long-term seepage, lack of maintenance, and mold beyond a small remediation cap are typically excluded.

Documentation that helps your claim: timestamped photos of the source and damage, any plumber invoice, dated photos of mitigation steps you took, and a copy of this assessment report.

05 — RECOMMENDATION

What to do next.

Treat this as time-sensitive. Prioritize safety, stop the source if possible, document conditions with photos, and contact licensed mitigation or repair professionals. Because the potential cost range is not minor, consider reviewing your policy and speaking with your insurer or another licensed professional before choosing a path.

Save a copy of this report. It documents the date you ran the assessment, the conditions you described, the AI-graded severity, and the scope estimate — useful baseline material for both contractor conversations and any claim file.

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licensed professionals.