

Claim Report

Generated Aug 6, 2026, 12:00 UTC

Claim summary

1214 Seawall Blvd — Storm damage · wind & hail · open

Property: 1214 Seawall Blvd, Galveston, TX

Date of loss: Mar 26, 2026

Coverage snapshot (from your policy)

Dwelling: \$325,000.00

Personal property: \$162,500.00

Loss of use (ALE): \$40,000.00 · 24 months

Deductible: \$2,500.00

Additional living expenses

DATE	CATEGORY	VENDOR / DETAIL	AMOUNT	RECEIPT
Apr 9, 2026	Lodging	Hampton Inn — first two weeks	\$2,730.00	✓
May 10, 2026	Meals	Costco bulk groceries	\$412.19	—
Jun 14, 2026	Lodging	Extended Stay Galveston — weeks 5-8	\$4,368.00	✓
Jun 28, 2026	Other	Home Depot — dehumidifier bags	\$94.85	✓
Jul 5, 2026	Lodging	Extended Stay Galveston — week 9	\$1,092.00	✓
Jul 12, 2026	Meals	Chipotle — family of four	\$68.40	—
Jul 19, 2026	Lodging	Extended Stay Galveston — weeks 1...	\$2,184.00	✓
Jul 24, 2026	Pet boarding	Camp Bow Wow — pet boarding	\$310.00	✓
Jul 26, 2026	Laundry	WashTub laundromat	\$41.50	✓
Jul 28, 2026	Storage	U-Haul storage unit	\$225.00	✓
Jul 31, 2026	Meals	H-E-B groceries	\$164.22	—
Aug 2, 2026	Lodging	Extended Stay Galveston — week 12	\$1,092.00	✓
Aug 1, 2026	Mileage	412 mi	\$288.40	—

Total ALE: \$13,070.56 of \$40,000.00 ALE limit

Mileage methodology: entries measure miles beyond the normal routine (the overage), from the routines recorded on this claim:

- School run: 18 mi displaced vs 4 mi normal, round trip · 5 trips/week
- Commute: 26 mi displaced vs 11 mi normal, round trip · 5 trips/week

Contents inventory

ITEM	ROOM	QTY	CONDITION	REPLACEMENT	CASH VALUE
Cordless drill set	Garage	1	Excellent	\$329.00	\$210.00
Bar stools	Kitchen	3	Fair	\$555.00	\$225.00
Stand mixer	Kitchen	1	Good	\$449.00	\$270.00
65" television	Living room	1	Excellent	\$899.00	\$550.00
Sectional sofa	Living room	1	Good	\$2,400.00	\$1,200.00
Queen mattress and frame	Primary bedroom	1	Good	\$1,650.00	\$825.00

Total replacement cost: \$6,282.00 · actual cash value: \$3,280.00

Estimate comparison

Insurer estimate: \$41,000.00

Contractor estimate: \$46,650.00

Difference: \$5,650.00

ROOM / AREA	INSURER	CONTRACTOR	DIFFERENCE
Kitchen	\$14,500.00	\$15,160.00	\$660.00
Living room	\$9,800.00	\$10,420.00	\$620.00
Primary bedroom	\$8,600.00	\$9,850.00	\$1,250.00
Roofing	\$8,100.00	\$11,220.00	\$3,120.00

Payments received

DATE	PAYMENT	CHECK #	AMOUNT
Apr 20, 2026	Insurer check — Dwelling (to escrow)	10021	\$25,000.00
May 12, 2026	Insurer check — Loss of use (ALE)	10486	\$7,500.00
Jun 1, 2026	Released from escrow	—	\$10,000.00
Jul 29, 2026	Insurer check — Personal property	11302	\$4,250.00

Received from insurer: \$36,750.00

Held in mortgage escrow: \$15,000.00

Paid out: \$11,800.00

Still in hand: \$9,950.00

Still in hand = received - held in escrow - paid out, from the payments recorded above.

Timeline

DATE	TYPE	EVENT
Mar 26, 2026	loss	Date of loss
Apr 2, 2026	inspection	Adjuster inspection — roof and interior
Jun 30, 2026	repair	Mitigation completed
Jul 2, 2026	letter	Partial denial letter received

DATE	TYPE	EVENT
Jul 29, 2026	call	Call with adjuster — supplement approved
Aug 12, 2026	deadline	Hotel receipts due to adjuster

Documents

ADDED	TYPE	FILE
Apr 8, 2026	policy	HO-3 Policy 2025-2026.pdf
Apr 9, 2026	receipt	Hampton Inn folio.pdf
Jul 2, 2026	letter	Adjuster letter Jul 02.pdf
Jul 21, 2026	estimate insurer	Insurer estimate v2.pdf
Jul 25, 2026	estimate contractor	Contractor estimate — RestorePro.pdf