

ILLUSTRATIVE SAMPLE

Water damage — *kitchen & adjacent wall*

Sample assessment based on homeowner-provided inputs. This document is educational and is not a coverage decision, repair estimate, public adjusting service, engineering opinion, or substitute for licensed inspection.

ASSESSMENT SUMMARY

Moderate water damage limited to the kitchen and one adjacent wall.

The reported source was stopped within 24 hours. Visible staining, cabinet swelling, and localized drywall moisture were reported. No standing water was reported at the time of assessment.

SEVERITY	ESTIMATED RANGE	URGENCY	CATEGORY
5.5 / 10	\$3.5k–6.45k	24h	Water

WHAT THE ASSESSMENT IDENTIFIED

Plumbing	Weeping supply connection under sink. Source reportedly shut off and awaiting confirmation by licensed plumber.	MODERATE
Lower drywall	Moisture and staining reported below sink base and at adjacent wall. Drying verification recommended.	MODERATE
Cabinet base	Swelling and delamination noted. Potential reparability depends on drying results and material condition.	REVIEW
Electrical	Outlet located near affected wall. Licensed evaluation recommended if moisture reached electrical components.	WATCH

Why it matters: Conditions that extend behind cabinets or walls can worsen when drying is delayed. The immediate priority is documentation, moisture verification, and mitigation if materials remain wet.

INDICATIVE REPAIR COST RANGE

What the work typically costs.

These are broad educational ranges for common work items. Final costs depend on site conditions, access, material quality, local pricing, and licensed professional inspection.

ITEM	DESCRIPTION	RANGE
Water extraction & drying	Commercial dehumidifiers and air movers for limited kitchen area.	\$700–\$1,200
Drywall remediation	Cut and remove wet wall up to 24 inches where necessary.	\$600–\$1,400
Flooring repair	Localized repair or replacement around sink and adjacent wall.	\$1,400–\$2,400
Cabinet base repair	Repair or replace affected sink base cabinet, toe-kick, and trim.	\$600–\$900
Mold inspection	Inspection if dampness remains beyond expected drying window.	\$200–\$550

Estimated total

\$3,500–\$6,450

DOCUMENTATION GAPS

The sample report flags missing items such as moisture readings, plumber cause statement, drying logs, repair photos, and invoices. These gaps can affect claim conversations and pro scoping.

HOW THIS TYPICALLY INTERACTS WITH YOUR POLICY

Claim friction usually comes from cause, timing, and proof.

The report does not determine coverage. It helps organize questions and documentation before a homeowner calls anyone.

LIKELY COVERED AREA

Sudden accidental water discharge is commonly reviewed differently than repeated seepage or long-term deterioration.

COMMON ISSUE

Insurers may ask whether the source was sudden, when it began, and whether reasonable mitigation occurred.

OFTEN EXCLUDED

Long-term leakage, wear and tear, deterioration, or maintenance issues may create coverage complications.

RECOMMENDED DOCUMENTATION

- Photos before cleanup**
Wide room photos, close-ups, source photos, and progression photos before materials are disturbed.
- Cause confirmation**
Statement or invoice from the plumber identifying the failed component and repair completed.
- Moisture readings**
Initial readings, drying logs, and final dry-standard readings if mitigation is performed.
- Invoices and receipts**
Emergency service invoices, repair invoices, material receipts, and any temporary protection costs.

ACTION PLAN - DO THESE IN ORDER

Do these in order.

- 1 Document everything**
Take photos and videos before cleanup or repair begins. Include wide shots, close-ups, and source photos.
- 2 Mitigate further damage**
Stop the source, protect undamaged areas, and save receipts for reasonable temporary measures.
- 3 Review your policy**
Confirm deductible, water damage provisions, exclusions, and duties after loss.
- 4 Use licensed professionals**
Confirm licensing and keep written documentation for plumbing, mitigation, and repair work.
- 5 Keep a clean file**
Save photos, estimates, invoices, communications, and receipts in one folder.

Important: Property Claim Guide is educational only. It does not file claims, adjust claims, provide legal advice, decide coverage, or guarantee pro performance.

UP TO 3 VERIFIED LOCAL PROS

Matched pros, shown only with your consent.

This page lists up to three Nevada-licensed pros matched to your damage type and area. It appears only when you opt in to pro referral on the assessment form — you are never required to consent to receive your report.

DESERT WATER & RESTORATION **VERIFIED**

Water mitigation & structural drying · Las Vegas, NV · 4.8 ★ (62 reviews)

SIERRA PLUMBING CO. **VERIFIED**

Licensed plumbing & leak repair · Henderson, NV · 4.7 ★ (41 reviews)

VEGAS VALLEY RESTORATION **VERIFIED**

Full-service water & mold restoration · North Las Vegas, NV · 4.9 ★ (88 reviews)

How matching works: Pros are matched by your reported damage type and service area, capped at three. Property Claim Guide does not guarantee pro performance, pricing, or availability — always confirm licensing and get a written scope before hiring.