File 7314 — status and prepared costing

LINDBERGH FORMATION — 16 rue de Maillé, 91310 Montlhéry, France · Companies register (RCS) Evry 817 946 114

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Water damage, notified 12 days ago · fictional document

> **Fictional document — demonstration example**
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> **Fictional document**, produced for the demonstration. **The file has reached the validation point preceding the decision.** The settlement is not set: it is prepared, item by item, with its reference to the policy.

The steps completed

Step	Date	Detail
Notification taken	3rd, 9:12 am	Online form — water damage, kitchen and living room
Documents checked	**3rd, 9:26 am**	**Furniture invoice missing — requested same day, returned on the 5th**
Adjuster appointed	5th	Report received on the 9th
Cover matched	**9th**	**€150 excess, €12,000 furniture limit, depreciation per the policy scale**
Costing prepared	**9th**	**4 items, €6,320 before excess, €6,170 after**

Step	Date	Detail
Next step	—	**Validation point: the settlement decision**

The costing, item by item

Item	Adjuster's report	Cover	Retained
Furniture	€3,480	Furniture clause, €12,000 limit	**€3,480 — €620 depreciation recoverable on proof**
Floor coverings	€1,940	Decoration clause	€1,940
Leak detection	€560	Leak detection clause	€560
Ceiling paint	**€340**	**Decoration clause**	**Set apart — not mentioned in the leak-detection report**
Total before excess	**€6,320**	—	**€6,170 after the €150 excess**

What was done without being asked

Action	Date	Effect
Adjuster chased	**morning of the 8th**	**Report due on the 7th — received on the 9th**
Discrepancy flagged	9th	**Ceiling paint item set apart, both documents side by side**
Settlement proposal drafted	9th	Ready to go out once approved
Letter to the policyholder drafted	9th	Explains every item and the recoverable depreciation

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€340 deserve the handler's eye, not the agent's. The discrepancy is set apart and documented; it is settled in a minute, and the policyholder who called twice has her answer the same day — **twelve days after notification instead of thirty-four.**

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