



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

€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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