SITE survey. APP

SITE SURVEY REPORT

Insurance Claim Inspection

Prepared for	Harbour Insurance
Date	8 Oct 2026
Site	7 Riverside Cottages
Prepared by	J. Walker

FORM

Insurance Claim Inspection

1. Claim

Project	7 Riverside Cottages: river flood claim inspection (completed example)
Client	Harbour Insurance
Site	7 Riverside Cottages
Site address	7 Riverside Cottages, Mill Lane, Tewkesbury
Property location	Front door, 7 Riverside Cottages · 51.989620, -2.158410 (SO 89219 32363, ±5 m)
Inspection date	8 Oct 2026
Inspector or adjuster	J. Walker, Walker Loss Adjusting
Claim number	HI-778120
Insurer	Harbour Insurance
Policyholder	D. and L. Okafor
Date of loss	2 Oct 2026
Days from loss to inspection	6
Who was present at the inspection	L. Okafor (policyholder) and the drying contractor.
Peril	Flood
Circumstances as described	The river came over the lane overnight on 1 to 2 October after two days of heavy rain. Water stood in the ground floor for about 10 hours before it drained away.
Is the cause confirmed?	Yes, seen on site

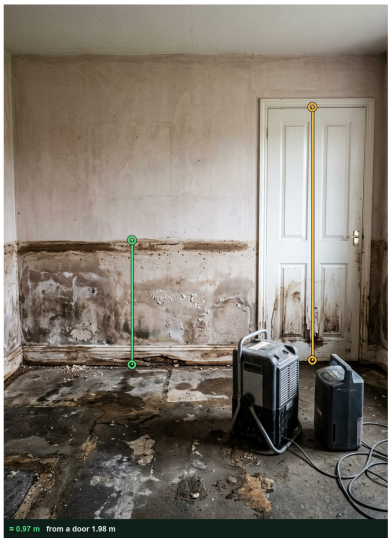
2. Damage

Areas 1: Lounge

Room or area	Lounge
Damage	Tide mark across all walls. Plaster wet below it, skirting swollen, carpet and underlay removed. Measured along the wall with the door in it.

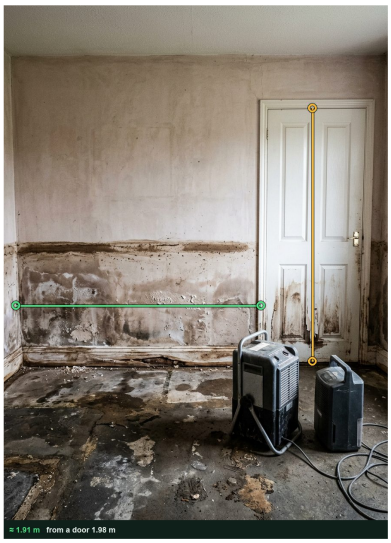
Height of the water or tide mark above the floor (m)	0.97

Height of the water or tide mark above the floor (m): measuring photo



Width of the damage (m)	1.91

Width of the damage (m): measuring photo



Length or height of the damage (m)	0.97
Area damaged (m²)	1.85
Estimated cost (£)	4,850.00

Photos



Areas 2: Kitchen

Room or area	Kitchen
Damage	Base units swollen and delaminated, vinyl lifted, plaster wet to the tide mark.
Height of the water or tide mark above the floor (m)	0.95
Width of the damage (m)	3.60
Length or height of the damage (m)	0.95
Area damaged (m^2)	3.42
Estimated cost (£)	6,200.00

Photos



Areas 3: Hall

Room or area	Hall
Damage	Tide mark on both walls; understairs cupboard floor wet.
Height of the water or tide mark above the floor (m)	0.96
Width of the damage (m)	2.80
Length or height of the damage (m)	0.96
Area damaged (m²)	2.69
Estimated cost (£)	1,100.00
Areas inspected	3
Total area measured (m²)	7.96
Building damage estimate (£)	12,150.00
Highest water or tide mark (m)	0.97
Contents damaged (item, age, condition, proof of ownership)	Sofa and armchair (4 years, receipts held), lounge rug, fridge freezer (2 years) and kitchen floor-level items.
Contents claimed or estimated (£)	2,350.00
Building and contents estimate (£)	14,500.00
Have damaged items been kept for inspection?	Yes

3. Emergency works and next steps

Emergency works done to stop further damage	Drying contractor started on 4 October: carpets removed, three dehumidifiers and air movers in place.
Is alternative accommodation needed?	Yes
Cover and policy notes (excess, conditions, anything to check)	£250 excess, £1,000 flood excess applies. Alternative accommodation cover confirmed for up to 12 weeks.
Reserve (£)	13,500.00
Reserve less the estimate (£)	-1,000.00

> The reserve is lower than the building and contents estimate on this form. Review the reserve, or note why it differs (for example the excess or items not covered).

Next steps (drying, contractors, specialist reports)	Drying readings weekly; drying certificate expected late October, then strip out the wet plaster to about 1.2 m and refit the kitchen.

Policyholder name	L. Okafor
Policyholder signature	
Completed by	J. Walker, Walker Loss Adjusting
Inspector signature	