

Document Audit Memo — 01_Report.pdf

 Ltd.

Subject Document: 01_Report.pdf

Source Documents Reviewed:

- Adjuster ckeck list 
201802QU0837PS Scotchtown .pdf
- Bldg Estimate - 
201802QU0837PS.xlsm
- Clean up logs 
201802QU0837PS .pdf
- Floor and heater notes - 
201802QU0837PS - Scotchtown.xlsx
- Scope of Damages - Part 1 
201802QU0837PS Scotchtown.xls
- Scope of Damages - Part 2 
201802QU0837PS Scotchtown.xls

Date of Review: 2026-06-10

Scope: This memo presents items identified for verification when the subject document was compared against the source documents listed above. The subject document has not been altered, corrected, or reproduced; this memo is the sole deliverable of the review.

SUMMARY

15 items identified for verification:

- **Source Discrepancy:** 9
- **Not Substantiated by Provided Documents:** 2
- **Item for Verification:** 4

FINDINGS

1. Source Discrepancy — Header (DATE OF LOSS) and Loss Description

Description: The report lists DATE OF LOSS as April 28, 2018. The adjuster's checklist image lists Date of occurrence as April 28, 2018. The Flat Rate Estimate image title states SPRING FRESHET APRIL 27, 2018.

Source Reference: Flat Rate Estimate page header: 'DAMAGE BY FLOODING SPRING FRESHET APRIL 27, 2018.' Adjuster's Check List handwritten 'Date of occurrence April 28, 2018.' | Adjuster's Check List image supports April 28, 2018; Flat Rate Estimate image supports April 27, 2018

Assessment: Subject DATE OF LOSS: 'April 28, 2018.' Adjuster's Check List handwritten date of occurrence: 'April 28, 2018.' Flat Rate Estimate header: 'SPRING FRESHET APRIL 27, 2018.'

Possible Explanation: The checklist may record the site-specific occurrence date while the estimate title may record the broader freshet event date.

Verify By: Confirm the required date-of-loss source for this file and whether the report should use the checklist occurrence date or the Flat Rate Estimate event date.

2. Source Discrepancy — Scope of Damages — Basement (Room-by-Room)

Description: The report states the basement has 620 sq. ft. of affected wall surface, 310 linear feet of wall framing, and wall damage extending to 4 feet. The Building Estimate lists TOTAL SQ FT OF WALLS AFFECTED as 620 and LINEAR FEET TOTAL OF ALL WALLS as 310, with wall rows using HEIGHT 2. The Scope of Damages Part 1 and Part 2 list gyproc wall HEIGHT 4' for the affected rooms. Math: $310 \text{ linear ft} \times 4 \text{ ft} = 1,240 \text{ sq. ft.}$; $310 \text{ linear ft} \times 2 \text{ ft} = 620 \text{ sq. ft.}$

Source Reference: Building Estimate supports 620 sq. ft., 310 linear ft, and HEIGHT 2 calculations; Scope of Damages Part 1 and Part 2 support gyproc wall HEIGHT 4'

Possible Explanation: The 620 sq. ft. may reflect the 2-foot water-height area, while the 4-foot height may reflect the replacement cut height.

Verify By: Confirm whether wall tear-out/gyproc quantities should be calculated at 2 feet or 4 feet for the 310 linear feet of walls.

3. Source Discrepancy — Rebuild Costs

Description: The report narrative lists baseboard heater replacement as Bedroom 1 × 5' and Hallway 1 × 3', totaling 8 linear feet. Scope of Damages Part 1 states Bedroom: Replace 1 × 5' BB heater and Hallway: Replace 1 × 3' BB heater. Floor and Heater Notes list Bedroom 2 × 5' with total 10 and Hallway 1 × 3' with amount 0; the sheet total is 10 linear feet. The Building Estimate and report Rebuild Costs bill Baseboard Heater quantity 10 linear feet.

Source Reference: Scope of Damages Part 1 supports 1 × 5' plus 1 × 3' = 8 linear feet; Floor and Heater Notes and Building Estimate support 10 linear feet

Possible Explanation: The estimate may have used the Floor and Heater Notes total, while the room-by-room scope lists a different heater count and length.

Verify By: Confirm the actual number and lengths of baseboard heaters to be replaced in the bedroom and hallway.

4. Source Discrepancy — Rebuild Costs

Description: Door quantities disagree across sources and the report. Floor and Heater Notes list Doors as Interior 2, Closet 2, Exterior 0. Scope of Damages Part 1 lists Bathroom replace 1 interior door and Closet replace 2 closet doors. The Building Estimate bills Replace Interior Door quantity 1, Replace Exterior Door quantity 1, and Closet Door quantity 1. The report narrative states Closet replace 2 closet doors and Exterior Door replace 1 exterior door, while the Rebuild Costs table bills Closet Door quantity 1 and Exterior Door quantity 1.

Source Reference: Floor and Heater Notes supports Interior 2, Closet 2, Exterior 0; Scope of Damages Part 1 supports 1 bathroom interior door and 2 closet doors; Building Estimate supports Interior 1, Exterior 1, Closet 1

Possible Explanation: One or more door categories may have been reclassified or entered differently between the notes and estimate.

Verify By: Confirm the final door scope by category: interior doors, closet doors, and exterior doors.

5. Item for Verification — Rebuild Costs

Description: The report Rebuild Costs table bills Plugs quantity 10. The report room-by-room narrative lists plug replacement only for Bedroom 3, Bathroom 1, and Hallway 6' x 8' 2, totaling $3 + 1 + 2 = 6$ plugs. The billed quantity exceeds the report narrative by 4 plugs.

Source Reference: Report narrative lists 6 plugs; report Rebuild Costs table bills 10 plugs; Floor and Heater Notes lists plug total 10

Possible Explanation: The Floor and Heater Notes include 2 plugs in the 13' x 13' hallway and 2 plugs in the closet that are not listed in the report narrative.

Verify By: Check whether the report narrative should include the additional 4 plugs or whether the table quantity should be reduced.

6. Source Discrepancy — Rebuild Costs

Description: The report states acoustic ceiling tiles and ceiling-cavity insulation require replacement throughout 705 sq. ft., and the Rebuild Costs table bills 705 sq. ft. for Insulation — Ceiling only and 705 sq. ft. for R&R Acoustic Ceiling Tile. The room-by-room report narrative lists ceiling tile/insulation work for Bedroom 169, Bathroom 32, Hallway 169, Hallway Extension 32, Closet 27, Hallway 48, Hallway Extension 9, and Laundry Room 180, totaling $169 + 32 + 169 + 32 + 27 + 48 + 9 + 180 = 666$ sq. ft. The narrative does not list ceiling tile/insulation work for Stairs 21 sq. ft. or Utility Room 18 sq. ft.; $666 + 21 + 18 = 705$.

Source Reference: Building Estimate supports 705 sq. ft. for ceiling insulation and acoustic ceiling tile; Scope of Damages Part 1 and Part 2 comments list ceiling tile/insulation work for rooms totaling 666 sq. ft.

Possible Explanation: The estimate may have applied ceiling replacement to the full basement floor area, while the detailed room scope omitted the stairs and utility room.

Verify By: Confirm whether ceiling tile and ceiling insulation replacement applies to the stairs and utility room.

7. Source Discrepancy — Rebuild Costs — Repoint Masonry Joints; Bedroom room detail

Description: The report Bedroom narrative states Repoint mortar joints — 12 lin. ft. x 6' = 72 sq. ft. Scope of Damages Part 1 states Rejoint mortar joint 12 x 6' = 72 sqft. The Building Estimate and report Rebuild Costs table bill

Repoint Masonry Joints as $24 \text{ lin ft} \times 6' = 144 \text{ sq. ft.}$ Math: $12 \times 6 = 72$; $24 \times 6 = 144$.

Source Reference: Scope of Damages Part 1, Bedroom: 'Rejoint mortar joint $12 \times 6' = 72 \text{ sqft.}$ ' Building Estimate: 'Repoint Masonry joints $24 \text{ lnft} \times 6'' = 144 \text{ sq ft.}$ | Scope of Damages Part 1 supports $12 \text{ lin. ft.} \times 6' = 72 \text{ sq. ft.}$; Building Estimate supports $24 \text{ lin. ft.} \times 6' = 144 \text{ sq. ft.}$

Assessment: Subject Bedroom detail: 'Repoint mortar joints — $12 \text{ lin. ft.} \times 6' = 72 \text{ sq. ft.}$ ' Rebuild Costs line: 'Repoint Masonry Joints ($24 \text{ lin ft} \times 6'$) ... 144 sq ft \$524.16.' Source Bldg Estimate uses $144 \text{ at } \$3.64 = \524.16 ; Scope Part 1 states ' $12 \times 6' = 72 \text{ sqft.}$ '

Possible Explanation: The estimate may include an additional 12 linear feet of masonry joint work not listed in the bedroom scope.

Verify By: Confirm the total linear feet of masonry joints requiring repointing.

8. Source Discrepancy — Rebuild Costs

Description: The report Rebuild Costs table bills Replace Baseboard w/paint quantity 180 linear feet. The report room-by-room narrative lists remove and replace baseboards only for the Bedroom. Scope of Damages Part 1 checks REMOVE & REPLACE BASEBOARDS for the Bedroom and does not check baseboard replacement for the other listed rooms. The Bedroom size is $13' \times 13'$; perimeter math is $2 \times (13 + 13) = 52 \text{ linear feet}$. The billed quantity exceeds the Bedroom perimeter by $180 - 52 = 128 \text{ linear feet}$.

Source Reference: Building Estimate supports 180 linear feet; Scope of Damages Part 1 supports baseboard replacement checked for Bedroom only; report narrative lists baseboard replacement for Bedroom only

Possible Explanation: The estimate may include baseboard replacement in additional rooms that are not checked in the detailed scope or described in the report narrative.

Verify By: Confirm which rooms require baseboard replacement and the measured linear feet for each room.

9. Source Discrepancy — Scope of Damages — Basement (Room-by-Room), introductory paragraph

Description: The subject report describes the wall damage as extending to a height of 4 feet to the 'high water/saturation line plus contingency cut,' but

the Flat Rate Estimate and Building Estimate detail compute affected wall square footage using a HEIGHT of 2 feet per wall line. The 620 sq ft total derives from a 2-foot height (length × 2 ft × 2 walls), not 4 feet.

Source Reference: Flat Rate Estimate / Bldg Estimate spreadsheet: every room line uses HEIGHT = 2; TOTAL SQ FT OF WALLS AFFECTED = 620. Scope of Damages Part 1/2 list gyproc walls HEIGHT: 4'.

Assessment: Subject report states 'wall damage extends to a height of 4 feet.' Building Estimate spreadsheet uses HEIGHT=2 for all room lines and reports 'TOTAL SQ FT OF WALLS AFFECTED 620.' Scope of Damages forms state HEIGHT: 4'.

10. Source Discrepancy – Loss Description and Cause – mitigation paragraph

Description: The Loss Description states cleanup was 'logged across May 14 through May 29, 2018, with a recorded cumulative total of 228 hours.' The detailed Clean up log (██████████ Road) supports 228 hours, but the Appendix C Clean up Log (handwritten) records different per-person hours (e.g., ██████████ 95, ██████████ 27, ██████████ 30, ██████████ 30, ██████████ 30, ██████████ 12, ██████████ 4) which sum to 228 only when combined with the separate sheet's reconciliation (197 + 31). The two clean-up source documents present the hours differently.

Source Reference: Appendix C Clean up Log (handwritten per-person totals) vs. 'Clean up log: 249 Scotchtown Road' day-by-day sheet showing 197 + 31 = 228 Total.

Assessment: Subject states '228 hours.' The day-by-day log shows '197 + 31 = 228 Total.' The handwritten Appendix C log lists per-person hours totaling: Rob 95, Tim 30, Darrin 30, Peter 30, Anne 12, Rick 27, Ryan 4 = 228.

11. Item for Verification – Bedroom room detail; Rebuild Costs – Baseboard Heater

Description: The subject report describes the Bedroom heater as 'Replace 1 × 5' baseboard heater,' but the Floor and heater notes record the Bedroom heater as '2 × 5' (length 10). The Building Estimate bills Baseboard Heater at 10 lin ft.

Source Reference: Floor and heater notes: Bedroom heater '2 x 5" = 10 ln ft; total heaters 10 ln ft. Scope of Damages Part 1 comment: 'Replace 1 x 5' BB heater.' Building Estimate: Baseboard Heater 10 ln ft.

Assessment: Subject Bedroom: 'Replace 1 x 5' baseboard heater.' Floor and heater notes: Bedroom '2 x 5" = 10. Hallway: '1 x 3" but heater length recorded as 0. Heater total = 10 Ln Ft. Rebuild Costs bills Baseboard Heater 10 ln ft.

12. Item for Verification – Hallway (13x13) room detail; Rebuild Costs – Baseboard Heater

Description: The subject report and Scope form list a Hallway baseboard heater as '1 x 3" but the Floor and heater notes record the Hallway heater length as 0 (the only heater length contributing to the 10 ln ft total is the Bedroom's 2x5'=10). The 10 ln ft billed for Baseboard Heater therefore reflects bedroom only, not the 3' hallway heater.

Source Reference: Floor and heater notes: Hallway heater '1 x 3" shows length value 0; total = 10 Ln Ft (bedroom only).

Assessment: Subject Hallway: 'Replace 1 x 3' baseboard heater.' Floor and heater notes: Hallway '1 x 3" with numeric length 0; total heaters = 10 Ln Ft. Billed Baseboard Heater = 10 ln ft.

13. Not Substantiated by Provided Documents – Recommendations

Description: The subject report states the report is 'prepared in support of the Disaster Financial Assistance application under the NB EMO program.' While the source documents reference EMO/DFA, the Recommendations characterization that the scope is prepared in support of the DFA application, and the offset/authorization language, is an interpretive framing not stated in the sources.

Source Reference: NBEMO DFA Appendix C Clean up Log; Scope/Estimate sheets reference EMO. No source explicitly directs the recommendation/ authorization language.

Assessment: Subject Recommendations describes approving the scope and offset of applicant invoices. Source documents include an NBEMO DFA Appendix C form and EMO-labeled estimate sheets but contain no narrative recommendation text.

14. Not Substantiated by Provided Documents — Loss Description and Cause — occupancy

Description: The subject report states the property is the principal residence with 'Two occupants ... along with a 5-year-old son,' i.e., implying the son is a third resident. The Adjuster's Check List records 'Number of occupants 2' with a notation '5 yr old son.' The phrasing 'Two occupants ... along with a 5-year-old son' is a possible re-interpretation of the source.

Source Reference: Adjuster's Check List, Q11: 'Number of occupants' = 2; handwritten '5 yr old son.'

Assessment: Subject: 'Two occupants reside at the property along with a 5-year-old son.' Adjuster's Check List Q11: occupants = 2, with handwritten '5 yr old son.'

15. Item for Verification — Bathroom room detail; Rebuild Costs — R&R Toilet / Shower / Vanity

Description: The subject report's Detail (Rebuild Costs) bills 'R&R Toilet (flush)' at \$120 and 'R&R Vanity & Plumbing' at 3 lin ft, and 'R&R Shower' at \$150 — all attributed to the Bathroom. The Scope Part 1 Bathroom marks 'Detach reset toilet and pedestal sink' and 'Detach reset shower.' The room narrative says 'Detach and reset toilet and pedestal sink (R&R vanity & plumbing — 3 lin. ft.)' — combining a detach/reset with an R&R billing. Verify whether toilet/shower are detach-reset vs. R&R.

Source Reference: Scope of Damages Part 1, Bathroom: 'Detach reset toilet and pedestal sink,' 'Detach reset shower.' Building Estimate: R& REINSTALL FLUSH 1 (\$120), R&R VANITY & PLUMBING 3 (\$300), R & REINSTALL SHOWER 1 (\$150).

Assessment: Scope Part 1 Bathroom: 'Detach reset toilet and pedestal sink' and 'Detach reset shower.' Building Estimate bills R&REINSTALL FLUSH (\$120), R&R VANITY & PLUMBING 3 lin ft (\$300), R&REINSTALL SHOWER (\$150).

CLOSING

This memo identifies items for verification and does not constitute a determination of error or a coverage opinion.