



Interinsurance Exchange of the Automobile Club

PO BOX 9023, Coppell, TX 75019

m24-987AS

2024 OCT -1 PM 1:56

CLERK OF THE BOARD
COUNTY OF ORANGE
BOARD OF SUPERVISORS

INITIAL DEMAND

September 20, 2024

ORANGE COUNTY PUBLIC WORKS
601 N ROSS ST
SANTA ANA CA 92701-4091

RE: Insured : Daniel Acosta
Claim Number : 016711681
Date of Loss : 09/10/2024
Type of Loss : Property

Dear Orange County Public Works:

The Interinsurance Exchange of the Automobile Club has a claim against your company resulting from the loss that has occurred on the above date. The claim consists of:

CONT - Personal Property	\$483.41
OST - Other Structures	\$387.72
DWEL - Dwelling	\$267.00
DEDUCTIBLE	\$500.00
TOTAL DUE	\$1638.13

Enclosed are the necessary documents to support our subrogation claim:

- Estimate(s)
- Photos
- Proof of payment(s)

To ensure timely and prompt credit to the claim, please note our Claim Number and Date of Loss on your payment, and forward to:

Interinsurance Exchange of the Automobile Club
016711681
Corporate Cashiering, Mail Stop A118,
PO Box 25024
Santa Ana, CA 92799

Should you have any questions or need additional information regarding this matter, do not hesitate to contact the undersigned.

Thank you in advance for your prompt attention to this matter.

September 20, 2024
Page 2 of 2
Claim Number: 016711681

Sincerely,

LaKaisha Pate
Claims Service Representative 3 - Subrogation Home
Phone No: 469-221-7361
Fax No: 972-630-7758
Email Address: pate.laKaisha@ace.aaa.com



**CLAIM FOR MONEY OR DAMAGES
AGAINST THE COUNTY OF ORANGE**
(Pursuant to Govt. Code section 910 et seq.)

Received by _____ via:
☐ Mail
☐ Over the Counter
☐ Pony Mail
☐ Other *** COB USE ONLY***

Completed and signed forms must be mailed or delivered to: Clerk of the Board of Supervisors
 400 W. Civic Center Drive, 6th Floor
 Santa Ana, CA 92701

INSTRUCTIONS: *Claims related to personal injury or damage to personal property must be presented within six (6) months from the date of loss. Claims related to any other loss must be presented not later than one (1) year from the date of loss. (See Government Code Section 911.2)*
Please answer all items fully and to the best of your ability. Failure to do so may be grounds for deeming your claim insufficient. If more space is needed, please attach additional pages.

CLAIMANT INFORMATION

- Claimant's Name:** Interinsurance Exchange of the Automobile Club
- Date of Birth:** _____
- Claimant's Address:** P O BOX 25024 San Ana, CA 92799

Street (or P.O. Box)	City	State	Zip Code
	469-221-7361		
- Phone Number:** _____

Home	Work	Other
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- Name and address where correspondence should be sent (if different from above):**

Name	Street (or P.O. Box)	City	State	Zip Code
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CLAIM INFORMATION

09/10/2024

- Exact date (including year) of the accident/incident/loss:** _____
- Exact location of the accident/incident/loss (Be as specific as possible; Example: On the southeast corner of 6th and Broadway in the City of Santa Ana):**
15301 Tiller Ln Lake Elsinore, CA 92530
- Describe the circumstances of how the accident/incident/loss occurred including the reason you believe the County of Orange is liable for your damages:**
AAA policyholder's home suffered smoke damage due to wildfire caused orange county worker. Our insured's lives near the area where the wildfire occurred.
The cause of the event is publicly known.

9. Jail Booking Number: _____ Police Agency/Report Number: _____

10. Describe the damage/injury/loss incurred so far as is known as of the time of this claim:

The home suffered ash and soot damage to the exterior dwelling, windows,

hardscape, and outdoor personal property.

The duct and furnace had dust

11. Name(s) of County employee(s) causing damage/injury/loss, if known: unknown

12. License number of County vehicle (if applicable): _____

13. Name, address and phone number of any and all witnesses known: _____

14. Any additional information that may assist us in evaluating your claim: _____

DAMAGES CLAIMED

15. a. If the amount claimed is less than \$10,000:

Amount claimed to present: \$ 1638.13

Estimated amount of any prospective damage/injury/loss: \$ _____

TOTAL AMOUNT CLAIMED: \$ 1,638.13

b. If the amount claimed exceeds \$10,000, would the case be a limited civil case (\$35,000 or less)?

Check one: Yes _____ No _____

c. Basis of computation of the amount of damages (Please attach any estimates and/or receipts): _____

WARNING: IT IS A CRIMINAL OFFENSE TO FILE A FALSE CLAIM (PENAL CODE § 72)

I have read the matters and statements in the above claim and I know the same to be true of my own knowledge, except as to those matters stated upon information and belief and as to such matters, I believe the same to be true. I certify under penalty of perjury that the foregoing is true and correct.

DocuSigned by:

Lakaisha Pate

9/20/2024

Signature of Claimant/Claimant's Representative

Date

THIS CLAIM FORM MUST BE SIGNED!!

Sensitive Regulated Data
Claim: 016711681



Pol: CHO099869308Form: HOMIns: DANIEL ACOSTADoL: 09/10/2024Adj: Janell Smith (CA - Front End 3
Structure)Claim: 016711681Event: 3494Years of Membership: 35

Financials (Total Incurred: \$1,138.13): Checks

Check Number	Pay To	Net Amount	Issue Date	Scheduled Send Date	Status	Bulk Invoice
8258367	DANIEL ACOSTA	\$1,138.13	09/19/2024	09/18/2024	Issued	



Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL
Property: 15301 TILLER LN
LAKE ELSINORE, CA 92530-5356
Home: 15301 TILLER LN
LAKE ELSINORE, CA 92530-5356

Home: (909) 351-2723
Business: (714) 558-5695

Claim Rep.: Christopher Dupuis
Position: Property Estimator
Business: P. O. Box 25001
Santa Ana, CA 92799-5001

Business: (949) 402-6698
E-mail: dupuis.christopher@ace.aaa.com

Estimator: Christopher Dupuis
Position: Property Estimator
Business: P. O. Box 25001
Santa Ana, CA 92799-5001

Business: (949) 402-6698
E-mail: dupuis.christopher@ace.aaa.com

Claim Number: 016711681

Policy Number: CHO099869308

Type of Loss: SMOKE

Date Contacted: 9/13/2024 1:19 PM

Date of Loss: 9/10/2024 12:00 AM

Date Inspected: 9/17/2024 10:00 AM

Date Est. Completed: 9/18/2024 1:36 PM

Date Received: 9/12/2024 12:00 AM

Date Entered: 9/12/2024 1:45 PM

Price List: CABD8X_SEP24
Restoration/Service/Remodel

Estimate: ACOSTA__DANIEL



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We're Here for You

Thank you for your AAA membership. We realize that you have many choices when it comes to protecting your home and we are pleased to have met your home insurance needs. During this difficult time, we want you to know that we are committed to working on your claim and helping to restore your home. Your well-being and peace of mind are our top priorities. We're here and ready to help you understand the claims process.

Our commitment to you during the claims process:

Guidance – we understand that the claims process can become overwhelming, as there are a lot of moving parts. We will work with you to keep you up to date on the current information, explain our process and terminology, next steps and provide the time and space for you to ask any questions.

Expertise – as a AAA member, you have access to a network of trusted experts in your area. Allow us to provide you with referrals for all services needed during the entire process. Please ask your claims representative for additional information.

Support – you are not alone in this process and can rely on your AAA team for assistance. We understand the severity of what you are going through and are here to resolve your concerns. It's our goal to help improve your situation and deliver on our commitment.

Remember we are a phone call or email away, so please contact us throughout the claims process.

We're always with you®



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FREQUENTLY ASKED QUESTIONS:

Q: WHAT IS A DEDUCTIBLE AND WHO DO I PAY IT TO?

A: A deductible is the amount of money you will be required to pay out of pocket toward a covered loss. Your deductible is subtracted from our settlement payment to you. If your covered loss includes damage to your home, you would pay your deductible, plus the funds we provided for covered repairs, to your repair contractor. Your deductible amount(s) can be found on your policy Declarations Page. The applicable deductible may differ depending on the type or cause of loss you are reporting.

Q: WHY IS MY MORTGAGE COMPANY INCLUDED ON MY SETTLEMENT CHECK?

A: Your mortgage company may be included on your settlement check because they have a financial interest in your property. Your policy requires us to protect your mortgage company by including them as a payee on the check. We suggest you contact your mortgage company to discuss their requirements for endorsing the settlement check and releasing the funds necessary to repair your home. The most common documents your mortgage company may request from you are: a copy of the adjuster's report (which is the AAA repair estimate) and an adjuster's worksheet (AAA's settlement letter or e-mail acts in place of an adjuster's worksheet). Be sure to provide your mortgage company with these documents.

Q: WHY WAS DEPRECIATION WITHHELD FROM MY CLAIM SETTLEMENT?

A: If your building (Coverage A) loss exceeds \$5,000, depreciation may be applied to your settlement depending on your policy and endorsement provisions. If depreciation was withheld from your claim settlement, then you were paid for the Actual Cash Value (ACV) of the damaged or stolen property. Actual Cash Value is the amount it will take to repair, rebuild, or replace the affected material or items, minus a fair and reasonable deduction for physical depreciation based upon age and condition at the time of loss. Your adjuster will explain depreciation and inform you whether the depreciation is recoverable or non-recoverable.

Q: IF I HAVE REPLACEMENT COST COVERAGE ON MY POLICY, HOW DO I OBTAIN THE DEPRECIATED VALUE THAT WAS WITHHELD FROM MY SETTLEMENT?

A: Recoverable Depreciation is the difference between Replacement Cost Value (RCV) and Actual Cash Value (ACV). For items where RCV coverage applies, we will pay the ACV of the damaged item(s) until the repair or replacement is completed. You can recover this difference by providing proof that shows the repair or replacement is complete.

Here is what you need to do to make claim for your recoverable depreciation:

1. Complete the actual repair or replacement of the damaged property.
2. Confirm completion of repair or replacement by submitting itemized invoices, receipts, signed contracts or other verifiable information. Cash payments should be recorded with dates, amounts, tax identification number, addresses and telephone numbers. Additionally, we may require photos of the repairs, a certificate of completion, proof of payment and/or may need reinspect your property.

Documentation of the actual incurred costs usually comes from the contractor/technician who repaired your property; however, if you did the work yourself you will need to provide verifiable documentation of the actual cost incurred to complete the repairs.

Please send all invoices to your assigned claim representative.

We will make an additional payment to reimburse you (in excess of the ACV and up to the RCV noted on your estimate) for the cost you incur for repairing, rebuilding or replacing your covered property. This is, of course, subject to the policy limits, coverage, conditions and exclusion provisions of your policy, as well as any applicable state laws.

Q: HOW DO I CHOOSE A CONTRACTOR TO REPAIR THE DAMAGE TO MY HOME?

A: Here are a few things for you to consider:

- Ask family or friends for names of reputable contractors who have performed work for them.
- Check the contractor's licensing and confirm that they carry liability and workers' compensation insurance.
- Require that the contractor provide you with a written contract and only sign the contract once you fully understand the terms. Ask the contractor questions if you do not understand something.
- If you are unable to locate a contractor and need assistance, please contact your Adjuster for help. AAA has partnered with Contractor Connection to help refer you to a pre-screened network contractor who can assist in restoring your home. Your claim



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PO Box 25210,
Santa Ana CA 92799

team will check to ensure this service is available to you and will have a contractor schedule an inspection of your property. The network provides:

- o Free referral service
- o A five-year warranty on workmanship
- o Contractors that are pre-screened and certified annually for proper licensing, insurance and financial stability

Q: WHAT IF MY CONTRACTOR CANNOT COMPLETE THE WORK BASED ON THE AAA ESTIMATE OR WHAT IF ADDITIONAL DAMAGE IS FOUND?

A: If your contractor cannot complete the work for the amount stated in the AAA estimate because the estimates differ in value, you should contact your AAA Estimator immediately before incurring additional costs or allowing your contractor to begin work. Your contractor and the AAA Estimator will work together to attempt to resolve differences and make any necessary adjustments to the estimate for covered items within your policy. We recognize that additional damage may be discovered during the repair process. If additional damages are found by you or your contractor, please contact your AAA Estimator immediately before repairing the unforeseen damage. Your AAA Estimator will review the damage and re-inspect your property if necessary, to resolve any estimate differences.



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NEXT STEPS:

Understanding Your Estimate and Repair Options

- We will review your estimate with you, so you understand the covered scope of repairs
- If applicable, select a reputable contractor to complete the repairs to your home – be sure to confirm that they are insured, licensed and bonded

Settling Your Home Insurance Claim

- We will go over the payment details with you
- We will issue payments to you for the repair or replacement of your damaged home or personal property, subject to the terms and conditions on your policy
- Once you have replaced your personal property or the repairs to your home are completed, provide a copy of the receipts to us within the time limits provided by the policy for payment of any recoverable depreciation

Your policy may have a replacement cost clause which allows you to claim recoverable depreciation:

Recoverable Depreciation is the difference between Replacement Cost Coverage (RCV) and Actual Cash Value (ACV). For items where RCV coverage applies, we will pay the ACV of the damaged item(s) until the repair or replacement is completed. You can recover this difference by providing proof that shows the repair or replacement is complete.

Here is what you need to do to make claim for your recoverable depreciation:

1. Complete the actual repair or replacement of the damaged property.
2. Confirm completion of repair or replacement by submitting itemized invoices, receipts, signed contracts or other verifiable information. Cash payments should be recorded with dates, amounts, tax identification number, addresses and telephone numbers. Additionally, we may require photos of the repairs, a certificate of completion, proof of payment and/or may need reinspect your property.

Documentation of the actual incurred costs usually comes from the contractor/technician who repaired your property; however, if you did the work yourself you will need to provide verifiable documentation of the actual cost incurred to complete the repairs.

Please send all invoices to your assigned claim representative.

We will make an additional payment to reimburse you (in excess of the ACV and up to the RCV noted on your estimate) for the cost you incur for repairing, rebuilding or replacing your covered property. This is, of course, subject to the policy limits, coverage, conditions and exclusion provisions of your policy, as well as any applicable state laws.



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SMOKE-ASH-TEMP

Dwelling

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Items listed in the estimate include labor and materials for general cleaning of the property, that were affected by wildfire particulate.								
Totals: Dwelling		0.00	0.00				0.00	0.00

Exterior Elevations

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Dwelling: Items below are for general cleaning the exterior Elevations and openings of the home.								
Front Elevations:								
1. General clean - up								
2.50 HR	48.34	0.00	120.85	0/NA	Avg.	0%	(0.00)	120.85
2. Clean door / window opening (per side)								
5.00 EA	14.18	0.01	70.91	0/NA	Avg.	0%	(0.00)	70.91
Right Elevation:								
3. General clean - up								
2.50 HR	48.34	0.00	120.85	0/NA	Avg.	0%	(0.00)	120.85
4. Clean door / window opening (per side)								
7.00 EA	14.18	0.02	99.28	0/NA	Avg.	0%	(0.00)	99.28
Rear Elevation:								
5. General clean - up								
2.50 HR	48.34	0.00	120.85	0/NA	Avg.	0%	(0.00)	120.85
6. Clean door / window opening (per side)								
2.00 EA	14.18	0.01	28.37	0/NA	Avg.	0%	(0.00)	28.37
Left Elevation:								
7. General clean - up								
2.50 HR	48.34	0.00	120.85	0/NA	Avg.	0%	(0.00)	120.85
8. Clean door / window opening (per side)								
6.00 EA	14.18	0.02	85.10	0/NA	Avg.	0%	(0.00)	85.10
Totals: Exterior Elevations		0.06	767.06				0.00	767.06

Interior

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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Dwelling:

Interior Structure Cleaning (excludes any Contents): No Smoke or Ash observed to the interior of the home



Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

CONTINUED - Interior

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Attached Garage Cleaning (Excludes all Contents): No Smoke or Ash observed to the interior of the home								
Attic: No Smoke or Ash observed to the interior of the home								
Totals: Interior		0.00	0.00				0.00	0.00

OST-Other Structures

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Detached Garage Structure Cleaning (excludes any contents): No Smoke or Ash observed to the OST Garage								
Hardscape:								
9. General clean - up								
8.00 HR	48.34	0.01	386.73	0/NA	Avg.	0%	(0.00)	386.73
Totals: OST-Other Structures		0.01	386.73				0.00	386.73

PP-Personal Property:

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Contents:								
Allowance to clean miscellaneous Personal Property/Contents affected by ash.								
Interior Personal Property: No Smoke or Ash Damages observed to Interior Personal Property								
Exterior Personal Property:								
10. General clean - up								
10.00 HR	48.34	0.01	483.41	0/NA	Avg.	0%	(0.00)	483.41
Totals: PP-Personal Property:		0.01	483.41				0.00	483.41
Line Item Totals: SMOKE-ASH-TEMP		0.08	1,637.20				0.00	1,637.20

[%] - Indicates that depreciate by percent was used for this item
[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item



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Coverage	Item Total	%	ACV Total	%
Dwelling	767.06	46.85%	767.06	46.85%
Green Coverage	0.00	0.00%	0.00	0.00%
Other Structures	386.73	23.62%	386.73	23.62%
Personal Property	483.41	29.53%	483.41	29.53%
Personal Property Off Premises	0.00	0.00%	0.00	0.00%
Identity Fraud Expense Coverage	0.00	0.00%	0.00	0.00%
Loss of Use	0.00	0.00%	0.00	0.00%
Total	1,637.20	100.00%	1,637.20	100.00%



Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Summary for Dwelling

Line Item Total	767.00
Material Sales Tax	0.06
Replacement Cost Value	\$767.06
Policy Deductible	\$1,000.00
Deductible Credit	\$500.00
Less Deductible	(500.00)
Net Claim	\$267.06

Christopher Dupuis
Property Estimator



Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Summary for Other Structures

Line Item Total	386.72
Material Sales Tax	0.01
Replacement Cost Value	\$386.73
Net Claim	\$386.73

Christopher Dupuis
Property Estimator



Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Summary for Personal Property

Line Item Total	483.40
Material Sales Tax	0.01
	<hr/>
Replacement Cost Value	\$483.41
Net Claim	\$483.41
	<hr/> <hr/>

Christopher Dupuis
Property Estimator



Interinsurance Exchange of the Automobile Club

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Recap of Taxes

	Material Sales Tax (8.75%)	Storage Rental Tax (8.75%)
Line Items	0.08	0.00
Total	0.08	0.00



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Recap by Room

Estimate: SMOKE-ASH-TEMP

Exterior Elevations		767.00	46.85%
Coverage: Dwelling	100.00% =	767.00	
OST-Other Structures		386.72	23.62%
Coverage: Other Structures	100.00% =	386.72	
PP-Personal Property:		483.40	29.53%
Coverage: Personal Property	100.00% =	483.40	
<hr/>			
Subtotal of Areas		1,637.12	100.00%
Coverage: Dwelling	46.85% =	767.00	
Coverage: Other Structures	23.62% =	386.72	
Coverage: Personal Property	29.53% =	483.40	
<hr/>			
Total		1,637.12	100.00%



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Recap by Category

Items			Total	%
CLEANING			1,637.12	100.00%
Coverage: Dwelling	@	46.85% =	767.00	
Coverage: Other Structures	@	23.62% =	386.72	
Coverage: Personal Property	@	29.53% =	483.40	
Subtotal			1,637.12	100.00%
Material Sales Tax			0.08	0.00%
Coverage: Dwelling	@	75.00% =	0.06	
Coverage: Other Structures	@	12.50% =	0.01	
Coverage: Personal Property	@	12.50% =	0.01	
Total			1,637.20	100.00%

Photo Sheet

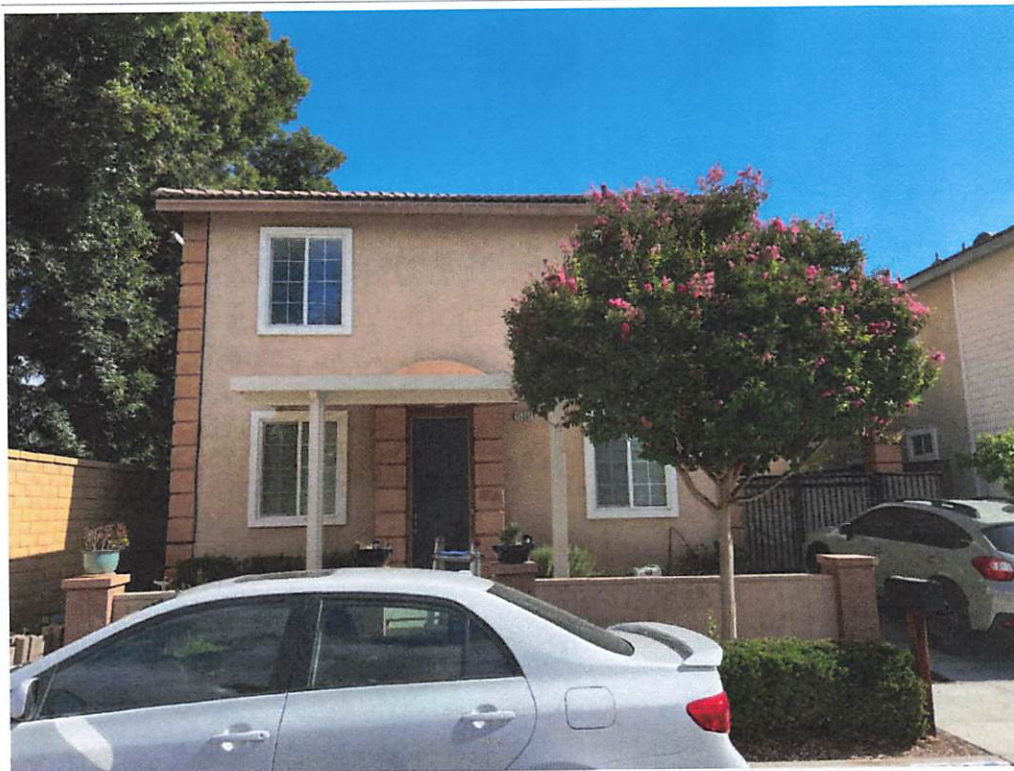
Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



1-Risk/loss

Date Taken: 9/17/2024



2-Risk/loss

Date Taken: 9/17/2024

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



3-Downstairs: Sitting Area

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed



4-Downstairs: Sitting Area

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed

Photo Sheet

Interinsurance Exchange of the Automobile Club

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Claim #: 016711681

Policy #: CHO099869308



5-Downstairs: Sitting Area

Date Taken: 9/17/2024

No Ash or smoke at Vent of Windows



6-Downstairs: Sitting Area

Date Taken: 9/17/2024

No Ash or smoke at Vent of Windows

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

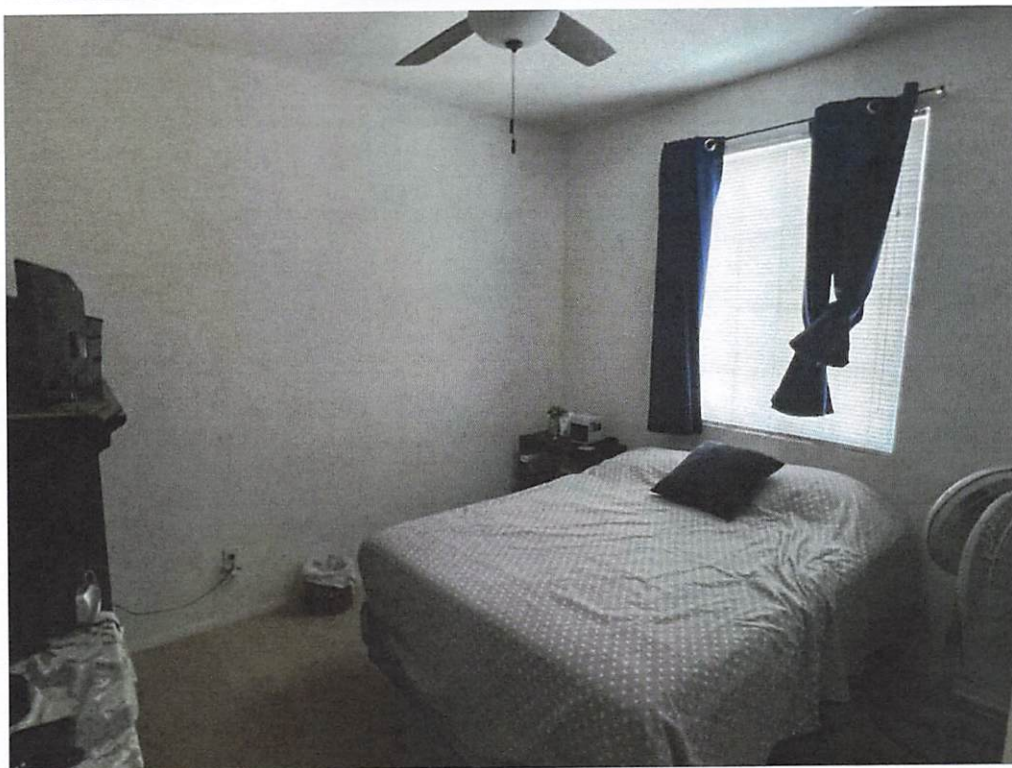
Policy #: CHO099869308



7-Downstairs: Sitting Area

Date Taken: 9/17/2024

No Ash or smoke at Vent of Windows



8-Downstairs Bedroom 1

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed

Photo Sheet

Interinsurance Exchange of the Automobile Club

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Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



9-Downstairs Bedroom 1

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed



10-Downstairs Bedroom 1

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed

Photo Sheet

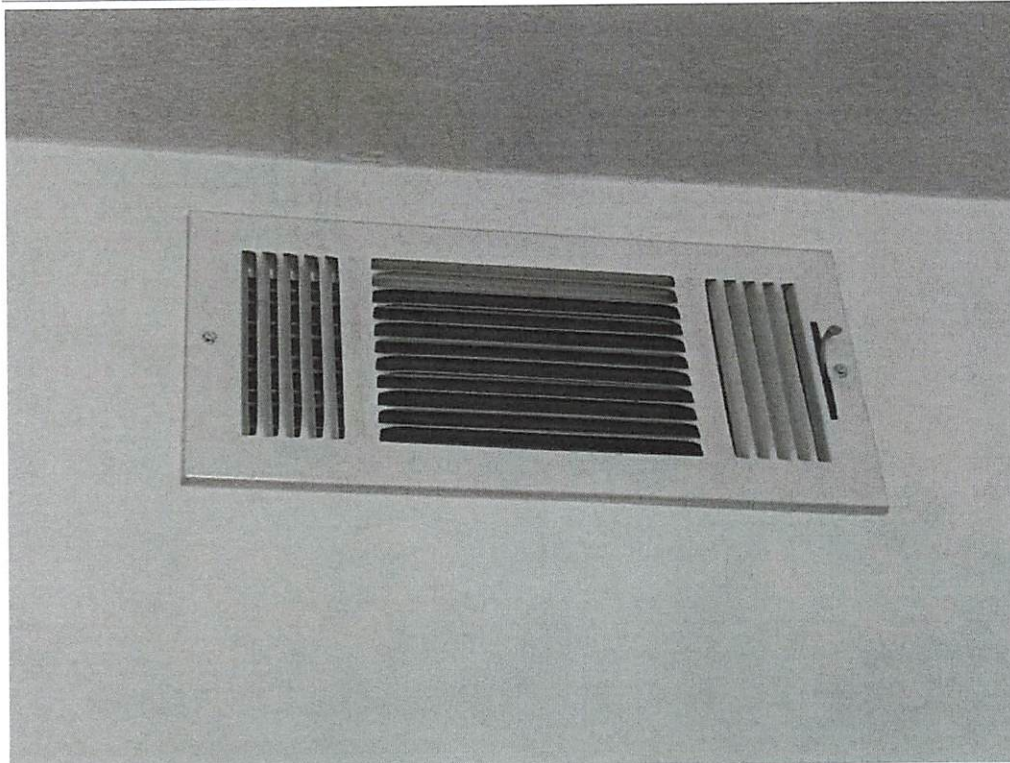
Interinsurance Exchange of the Automobile Club

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Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



11-Downstairs Bedroom 1

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



12-Downstairs Bedroom 1

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System

Photo Sheet

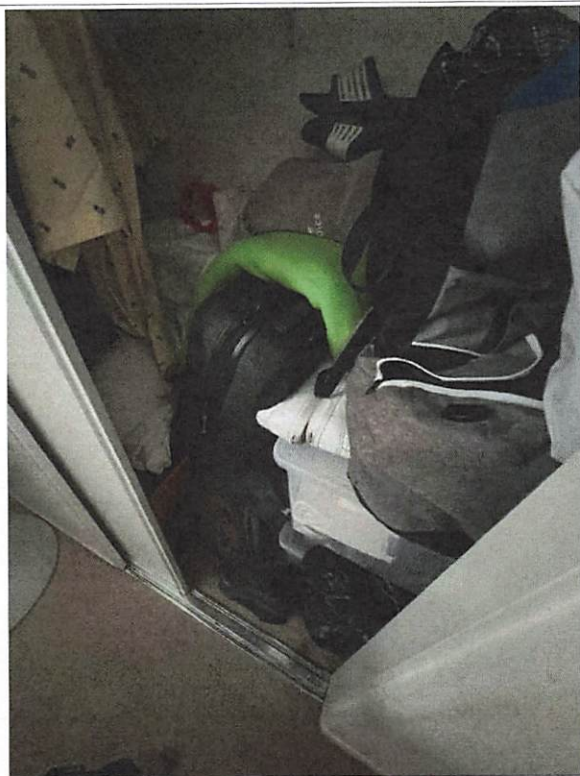
Interinsurance Exchange of the Automobile Club

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Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



13-Downstairs Bedroom 1

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed



14-Downstairs Bedroom 1

Date Taken: 9/17/2024

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



15-Downstairs Bathroom 1

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed



16-Downstairs Bathroom 1

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System

Photo Sheet

Interinsurance Exchange of the Automobile Club

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Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



17-Downstairs Bathroom 1

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



18-Downstairs Kitchen/Dinning

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



19-Downstairs Kitchen/Dinning

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed



20-Downstairs Kitchen/Dinning

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
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Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



21-Downstairs Kitchen/Dinning

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



22-Downstairs Kitchen/Dinning

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

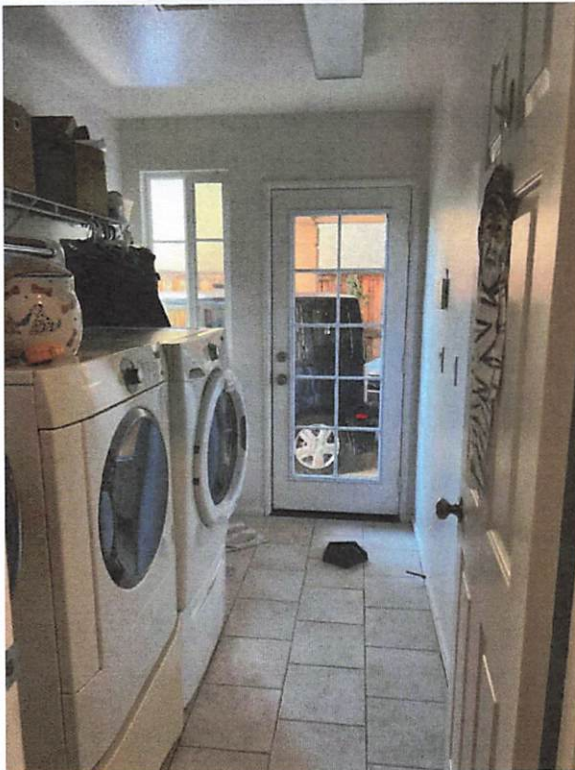
Policy #: CHO099869308



23-Downstairs Kitchen/Dinning

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



24-Downstairs Laundry

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



25-Downstairs Laundry

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



26-Downstairs Laundry

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



27-Downstairs Laundry

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



28-Downstairs Living room

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



29-Downstairs Living room

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed



30-Downstairs Living room

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



31-Downstairs Living room

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



32-Downstairs Living room

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



33-Downstairs Living room

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



34-Upstairs Landing

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



35-Upstairs Landing

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed



36-Upstairs Landing

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



37-Upstairs Landing

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



38-Upstairs Master Bedroom

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



39-Upstairs Master Bedroom

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed



40-Upstairs Master Bedroom

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



41-Upstairs Master Bedroom

Date Taken: 9/17/2024



42-Upstairs Master Bedroom

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System

Photo Sheet

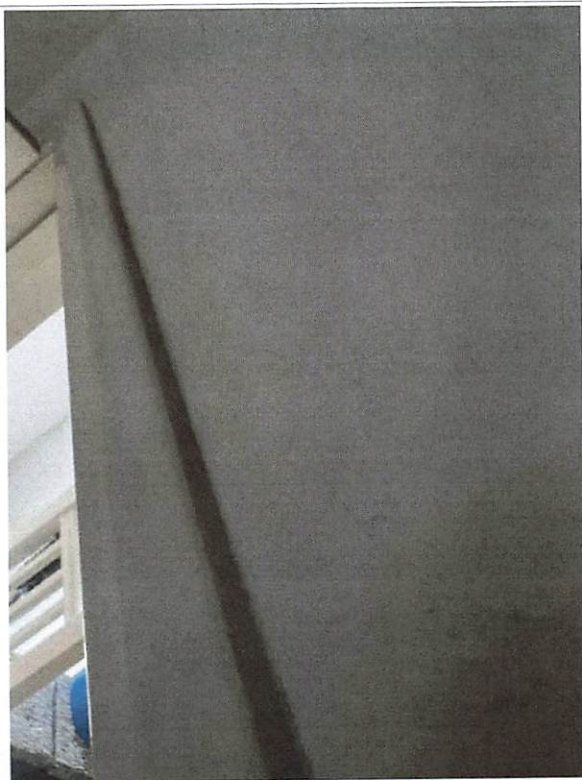
Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



43-Upstairs Master Bedroom

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



44-Upstairs Master Bedroom

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System

Photo Sheet

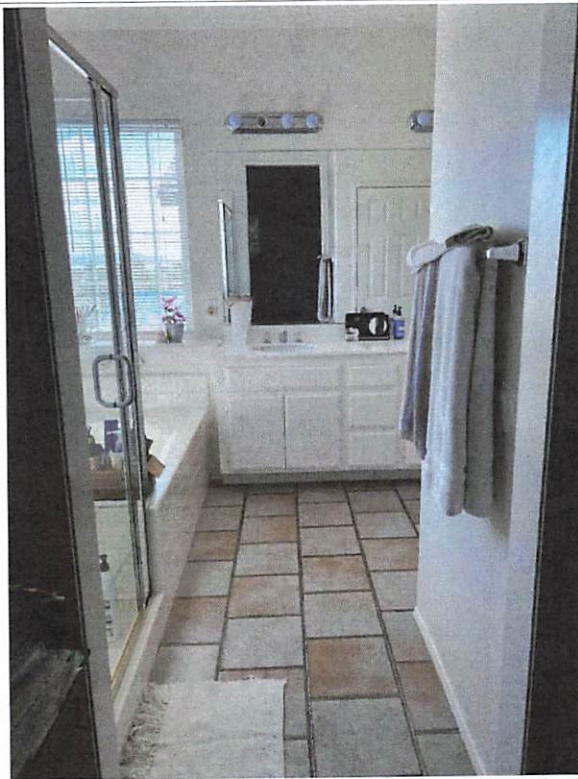
Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



45-Master Bathroom/Closet

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed



46-Master Bathroom/Closet

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed

Photo Sheet

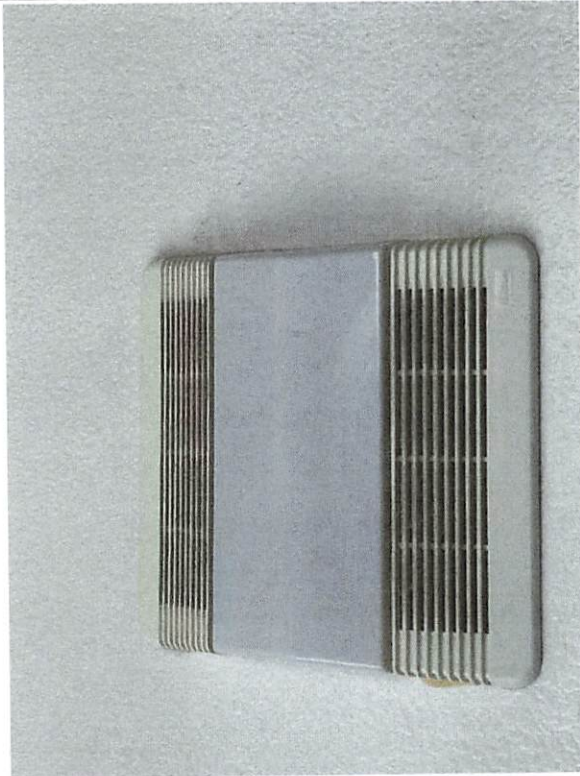
Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



47-Master Bathroom/Closet

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



48-Master Bathroom/Closet

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System

Photo Sheet

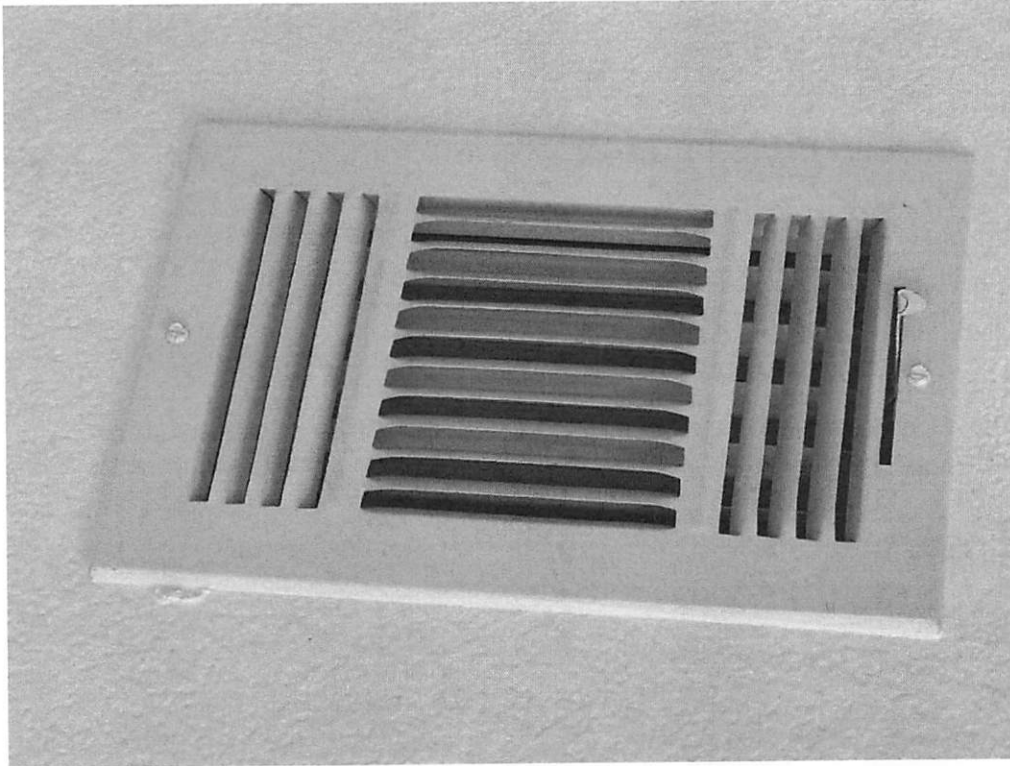
Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

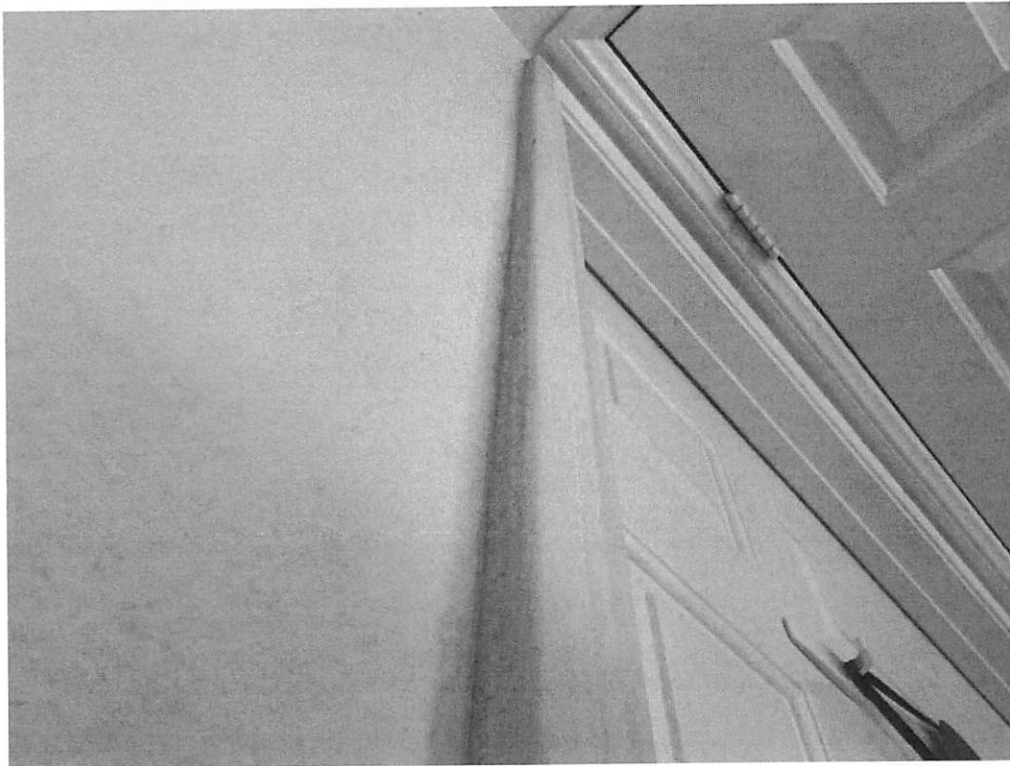
Policy #: CHO099869308



49-Master Bathroom/Closet

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



50-Master Bathroom/Closet

Date Taken: 9/17/2024

Photo Sheet

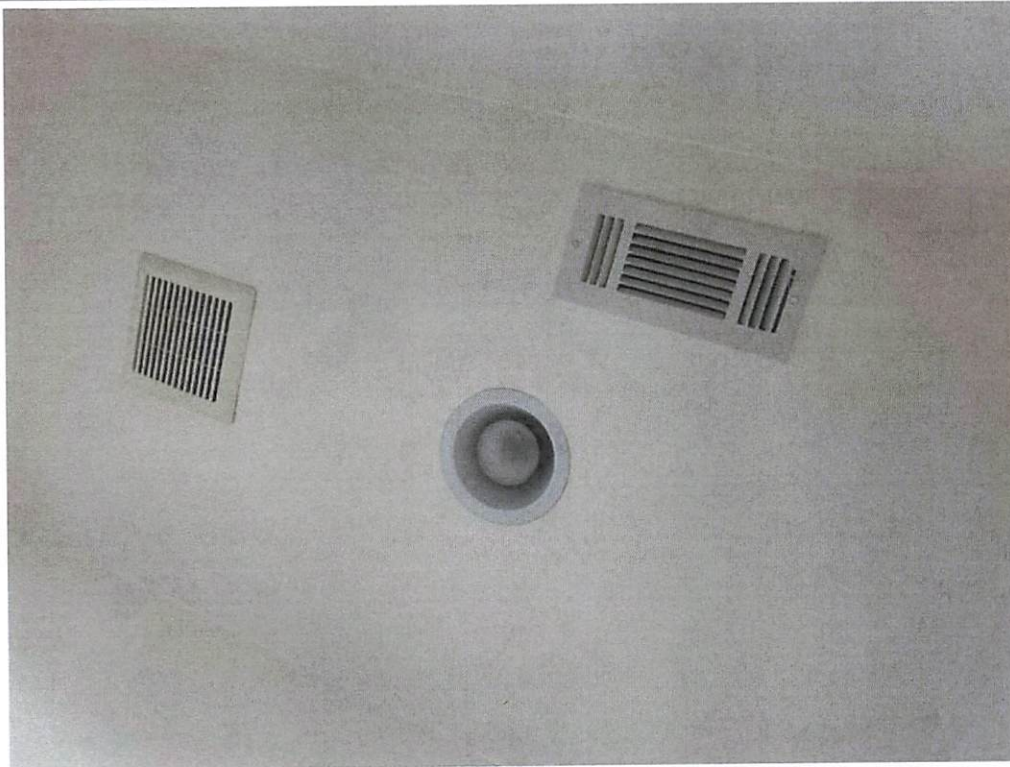
Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



51-Master Bathroom/Closet

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



52-Master Bathroom/Closet

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

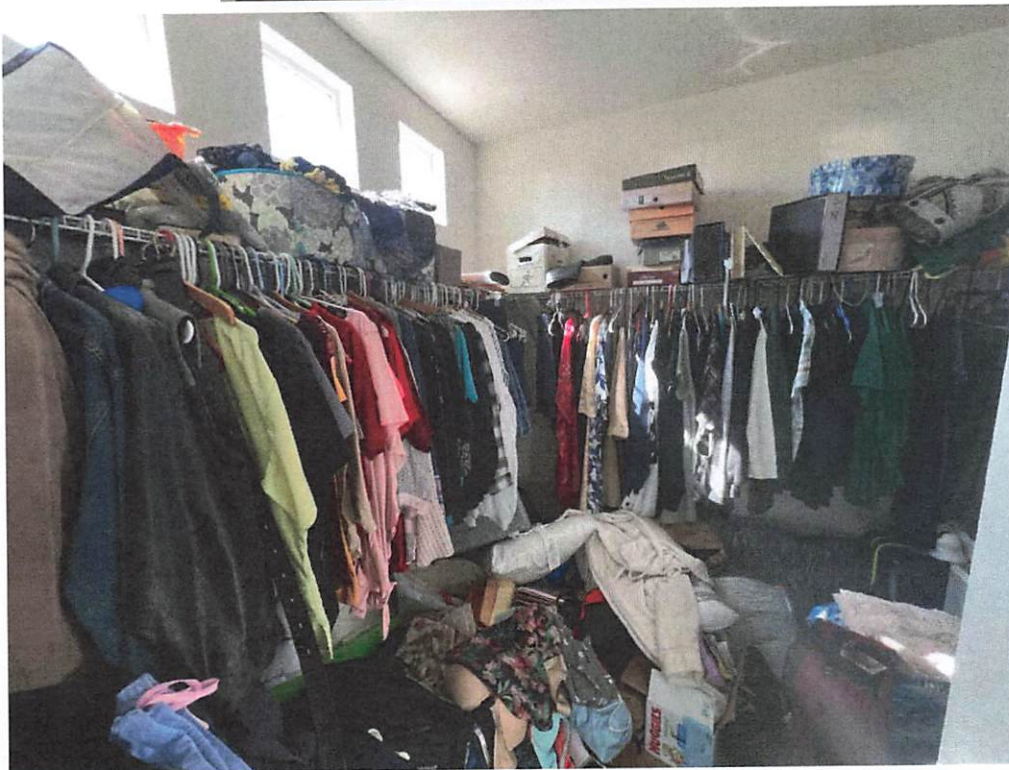
Policy #: CHO099869308



53-Master Bathroom/Closet

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed



54-Master Bathroom/Closet

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



55-Master Bathroom/Closet

Date Taken: 9/17/2024



56-Master Bathroom/Closet

Date Taken: 9/17/2024

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



57-Upstairs Hallway Bathroom

Date Taken: 9/17/2024



58-Upstairs Hallway Bathroom

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



59-Upstairs Hallway Bathroom

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



60-Upstairs Hallway Bathroom

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



61-Upstairs Hallway Bathroom

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



62-Upstairs Hallway Bathroom

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System

Photo Sheet

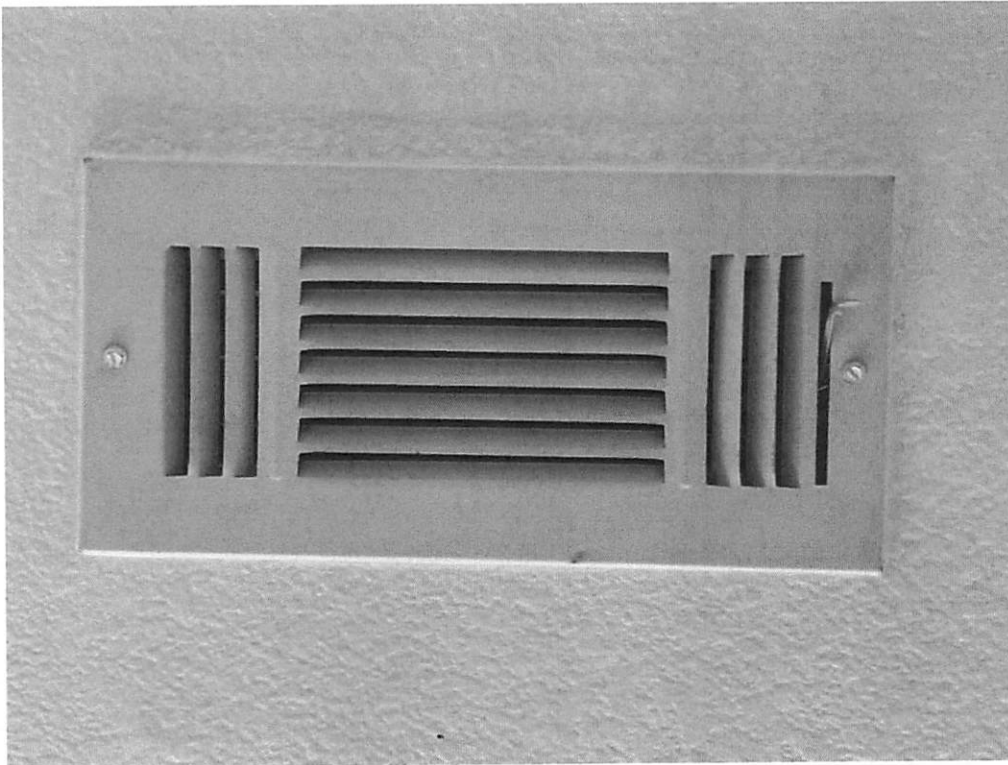
Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

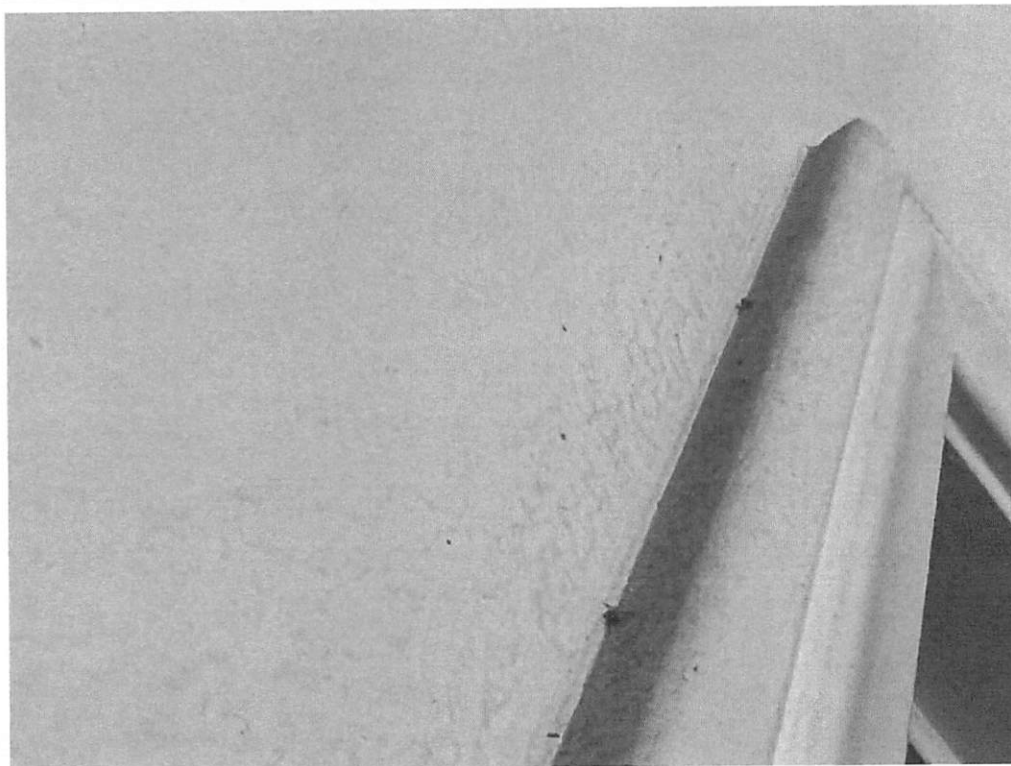
Policy #: CHO099869308



63-Upstairs Hallway Bathroom

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



64-Upstairs Hallway Bathroom

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



65-Upstairs Bedroom

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed



66-Upstairs Bedroom

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

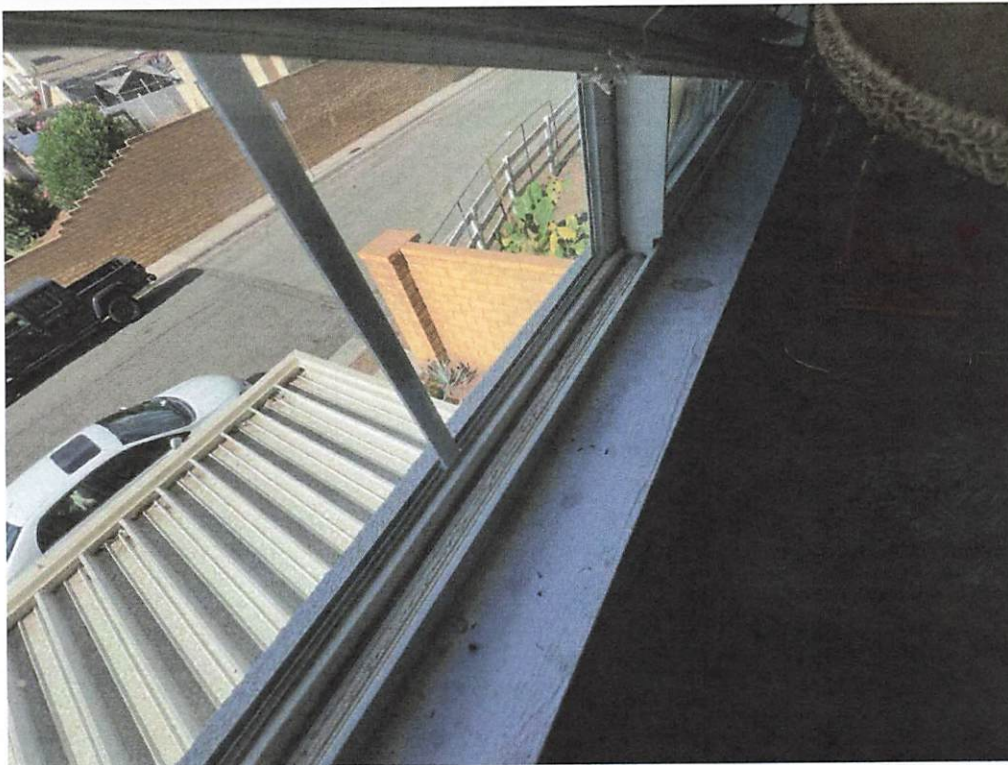
Policy #: CHO099869308



67-Upstairs Bedroom

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed



68-Upstairs Bedroom

Date Taken: 9/17/2024

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



69-Upstairs Bedroom

Date Taken: 9/17/2024

No Ash/Smoke at Windows Doorways
above Vents or Vent System



70-Upstairs Bedroom

Date Taken: 9/17/2024

Overviews: No Smoke Ash Observed

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



71-Attic

Date Taken: 9/17/2024

No Smoke or ash observed to Interior Attic



72-Attic

Date Taken: 9/17/2024

No Smoke or ash observed to Interior Attic

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

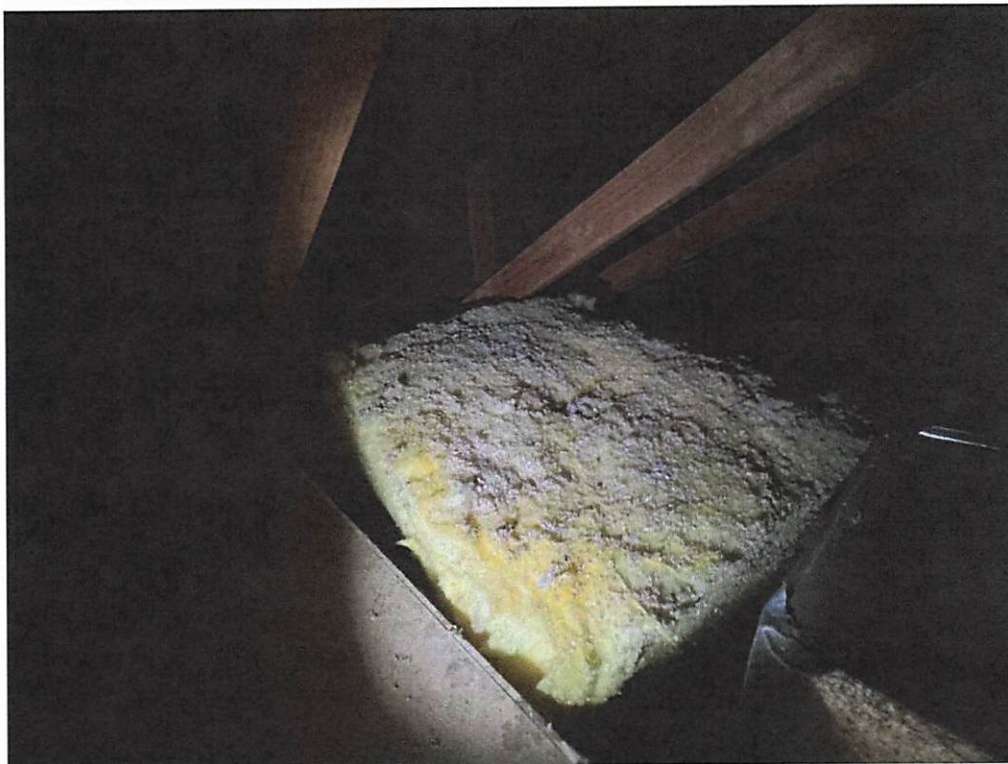
Policy #: CHO099869308



73-Attic

Date Taken: 9/17/2024

No Smoke or ash observed to Interior
Attic



74-Attic

Date Taken: 9/17/2024

No Smoke or ash observed to Interior
Attic

Photo Sheet

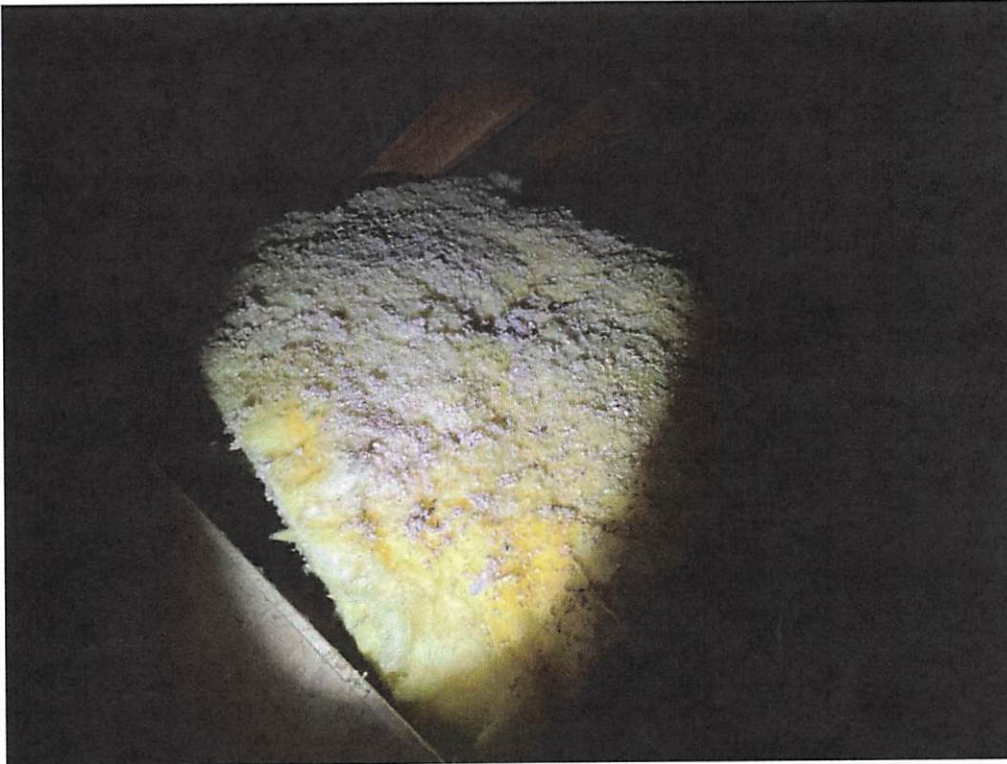
Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



75-Attic

Date Taken: 9/17/2024

No Smoke or ash observed to Interior
Attic



76-Attic

Date Taken: 9/17/2024

No Smoke or ash observed to Interior
Attic

Photo Sheet

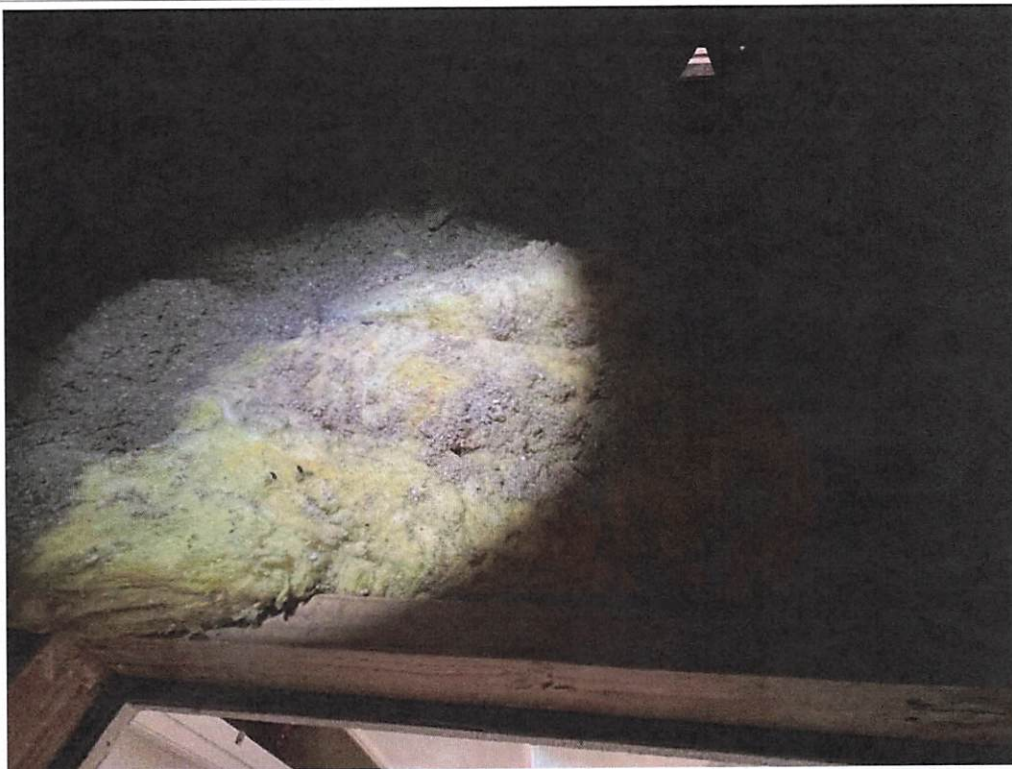
Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



77-Attic

Date Taken: 9/17/2024

No Smoke or ash observed to Interior Attic



78-Front Exterior and Hardscape

Date Taken: 9/17/2024

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



79-Front Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door openings, and Hardscape



80-Front Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door openings, and Hardscape

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



81-Front Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door openings, and Hardscape



82-Front Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door openings, and Hardscape

Photo Sheet

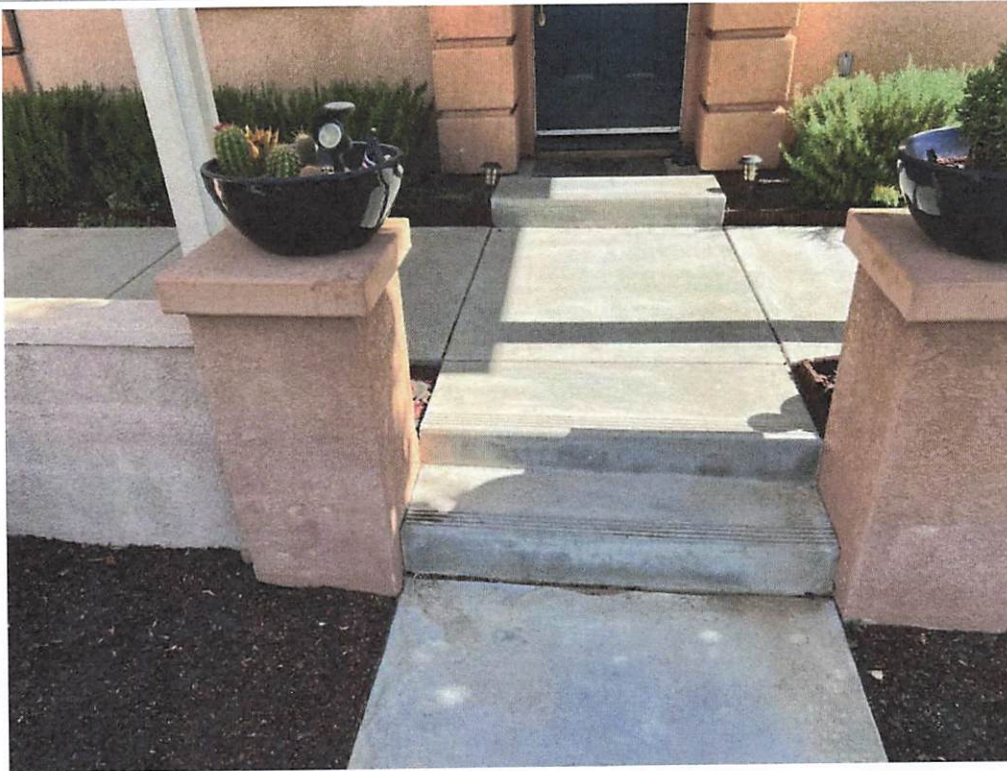
Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



83-Front Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door openings, and Hardscape



84-Front Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door openings, and Hardscape

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



85-Front Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door openings, and Hardscape



86-Left Exterior and Hardscape

Date Taken: 9/17/2024

Photo Sheet

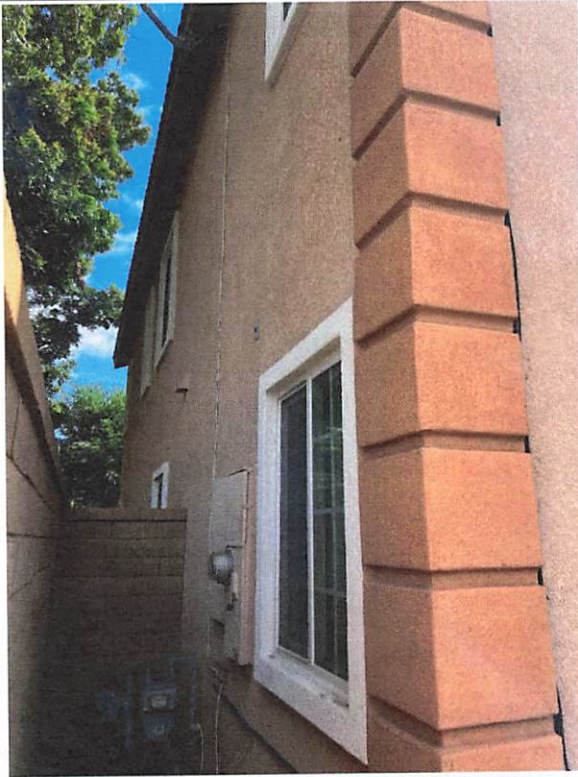
Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



87-Left Exterior and Hardscape

Date Taken: 9/17/2024



88-Left Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door
openings, and Hardscape

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



89-Left Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door
openings, and Hardscape



90-Left Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door
openings, and Hardscape

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

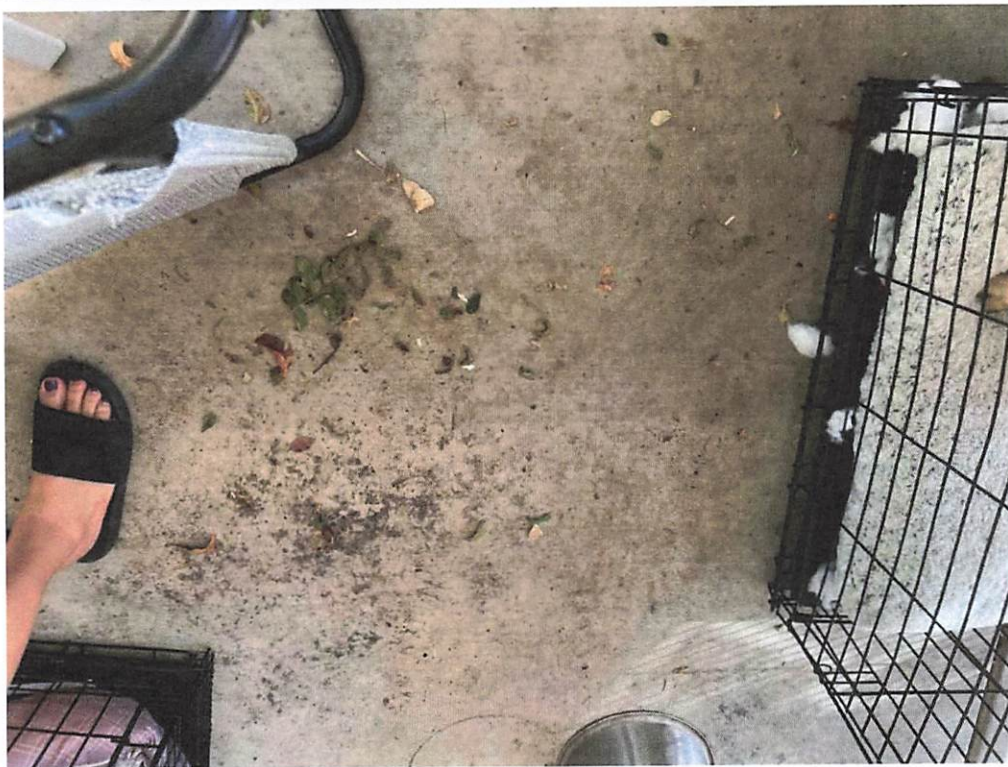
Claim #: 016711681

Policy #: CHO099869308



91-Rear Exterior and Hardscape

Date Taken: 9/17/2024



92-Rear Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door openings, and Hardscape

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

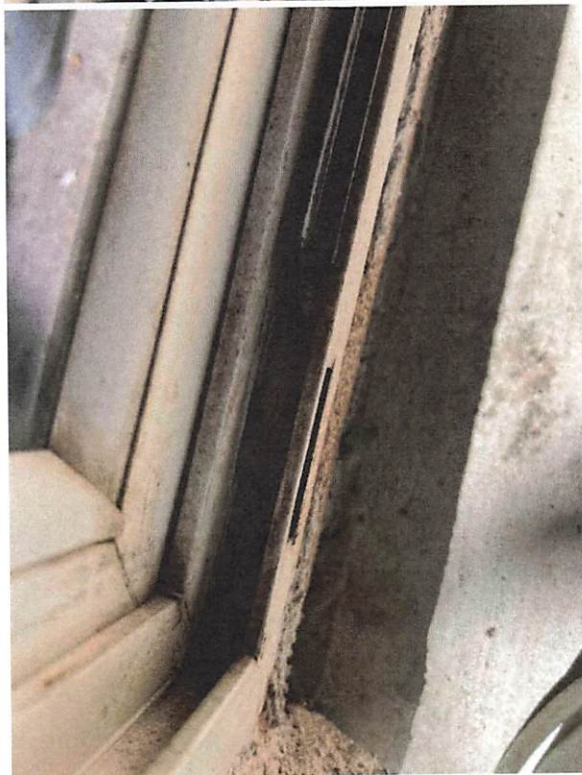
Policy #: CHO099869308



93-Rear Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door openings, and Hardscape



94-Rear Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door openings, and Hardscape

Photo Sheet

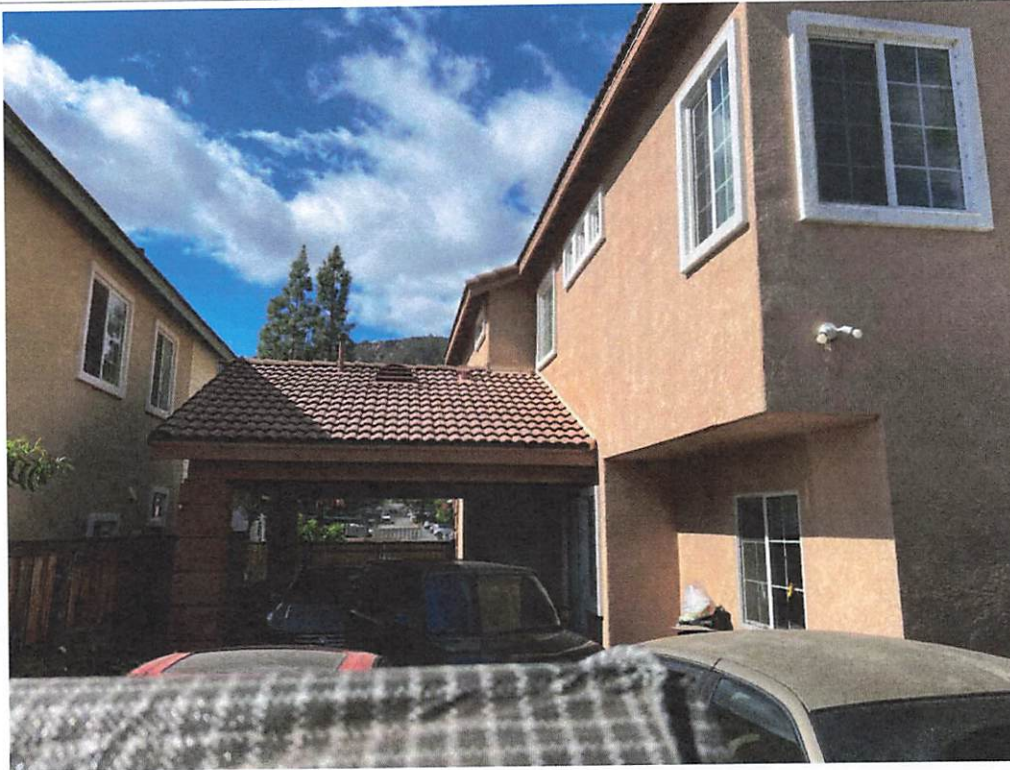
Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



95-Rear Exterior and Hardscape

Date Taken: 9/17/2024



96-Rear Exterior and Hardscape

Date Taken: 9/17/2024

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



97-Rear Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door openings, and Hardscape



98-Rear Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door openings, and Hardscape

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



99-Rear Exterior and Hardscape

Date Taken: 9/17/2024



100-Rear Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door openings, and Hardscape

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



101-Rear Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door openings, and Hardscape



102-Rear Exterior and Hardscape

Date Taken: 9/17/2024

Ash observed to Window and door openings, and Hardscape

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

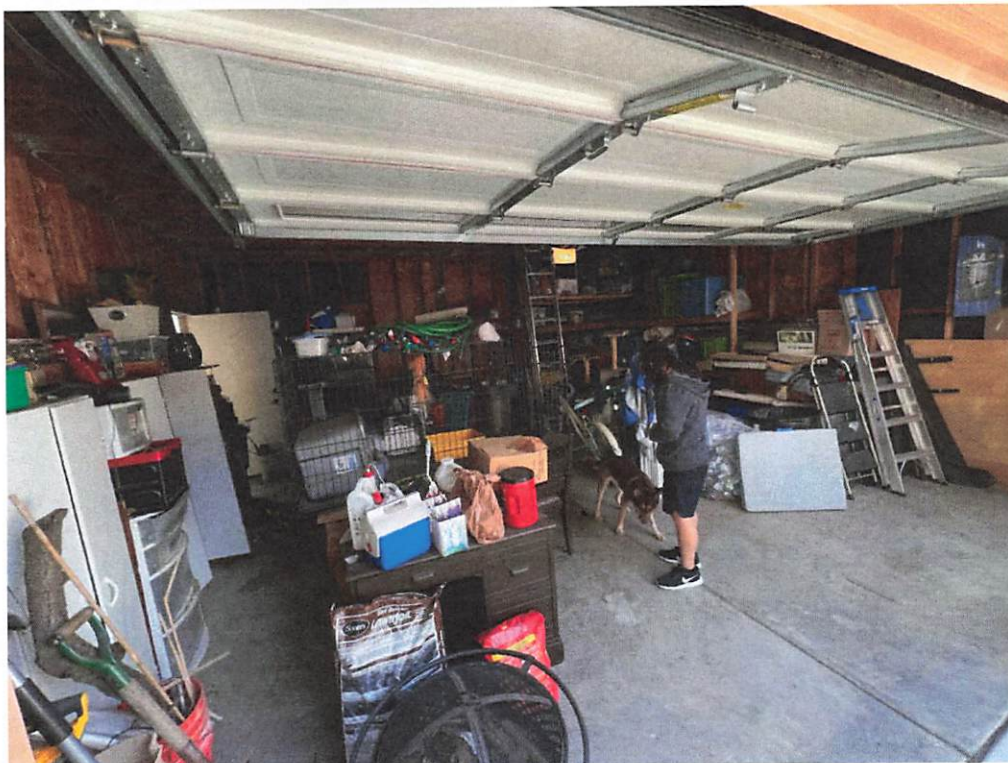
Policy #: CHO099869308



104-OST Garage

Date Taken: 9/17/2024

No Smoke or ash observed to interior
OST Garage or Exterior



105-OST Garage

Date Taken: 9/17/2024

No Smoke or ash observed to interior
OST Garage or Exterior

Photo Sheet

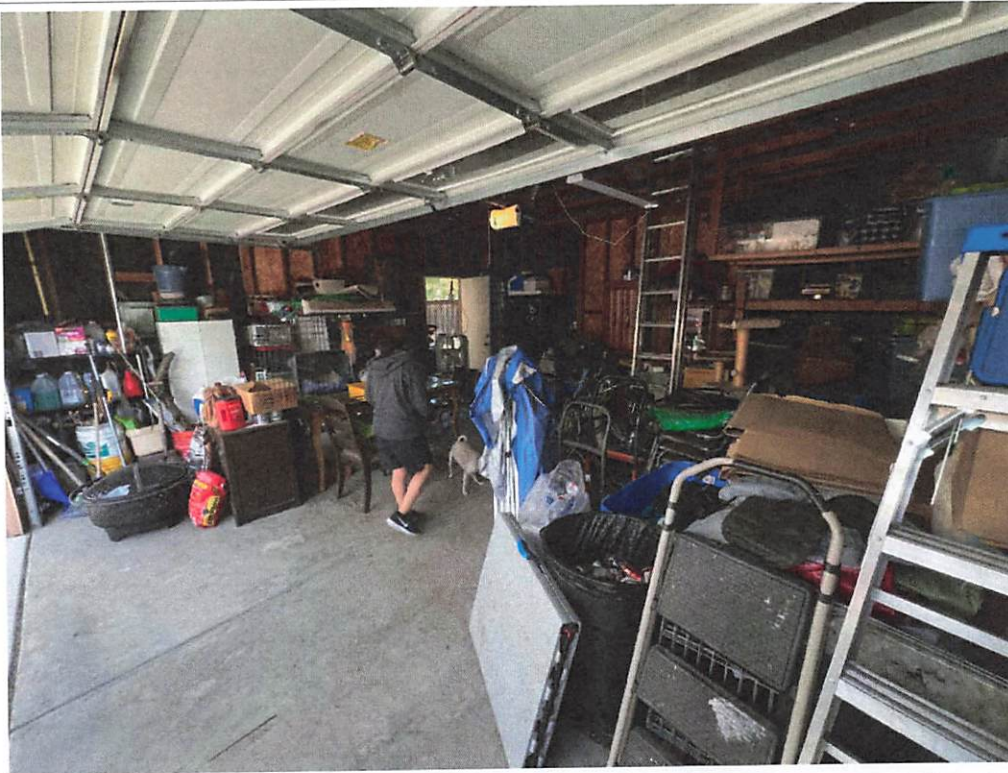
Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

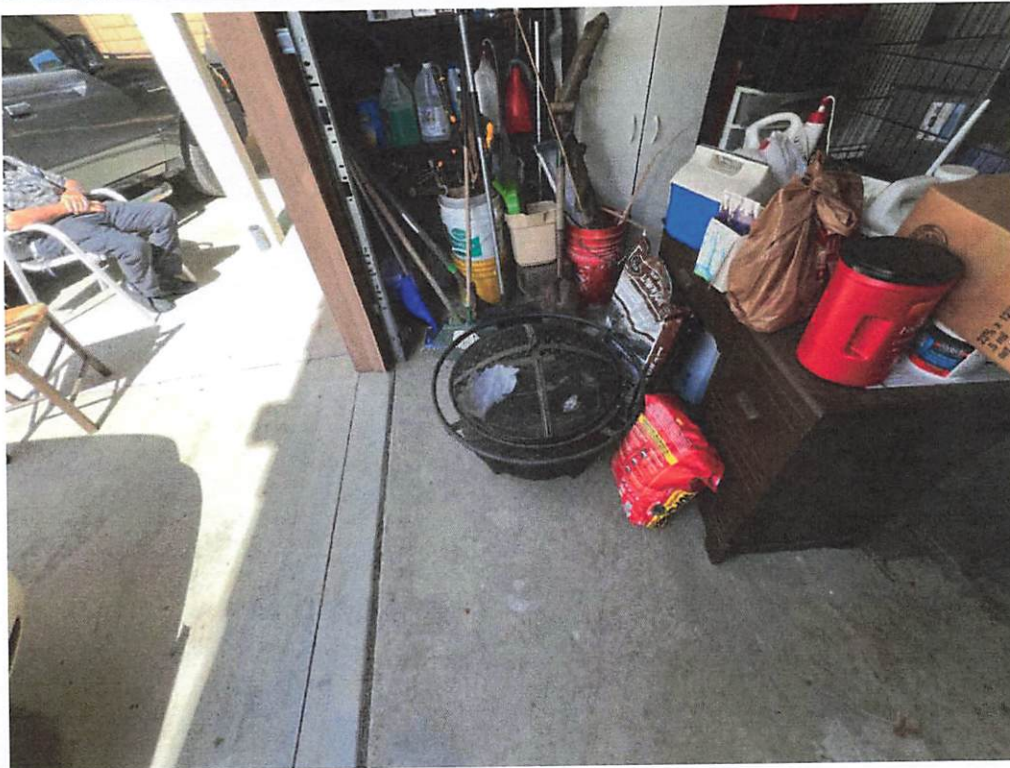
Policy #: CHO099869308



106-OST Garage

Date Taken: 9/17/2024

No Smoke or ash observed to interior
OST Garage or Exterior



107-OST Garage

Date Taken: 9/17/2024

No Smoke or ash observed to interior
OST Garage or Exterior

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

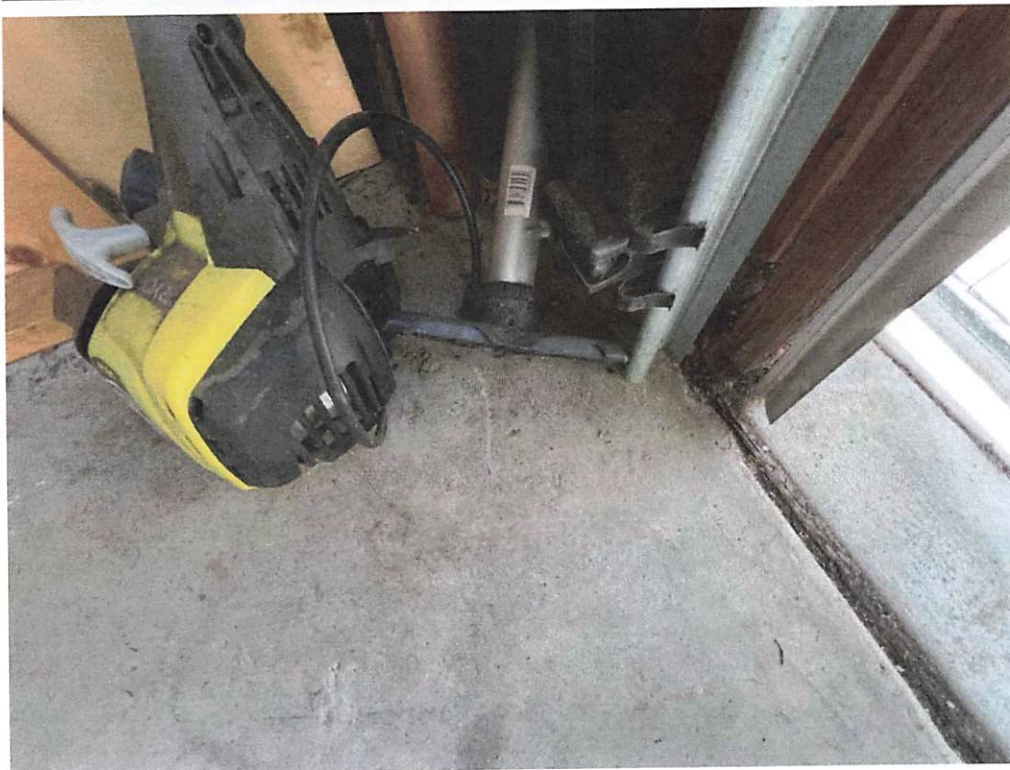
Policy #: CHO099869308



108-OST Garage

Date Taken: 9/17/2024

No Smoke or ash observed to interior
OST Garage or Exterior



109-OST Garage

Date Taken: 9/17/2024

No Smoke or ash observed to interior
OST Garage or Exterior

Photo Sheet

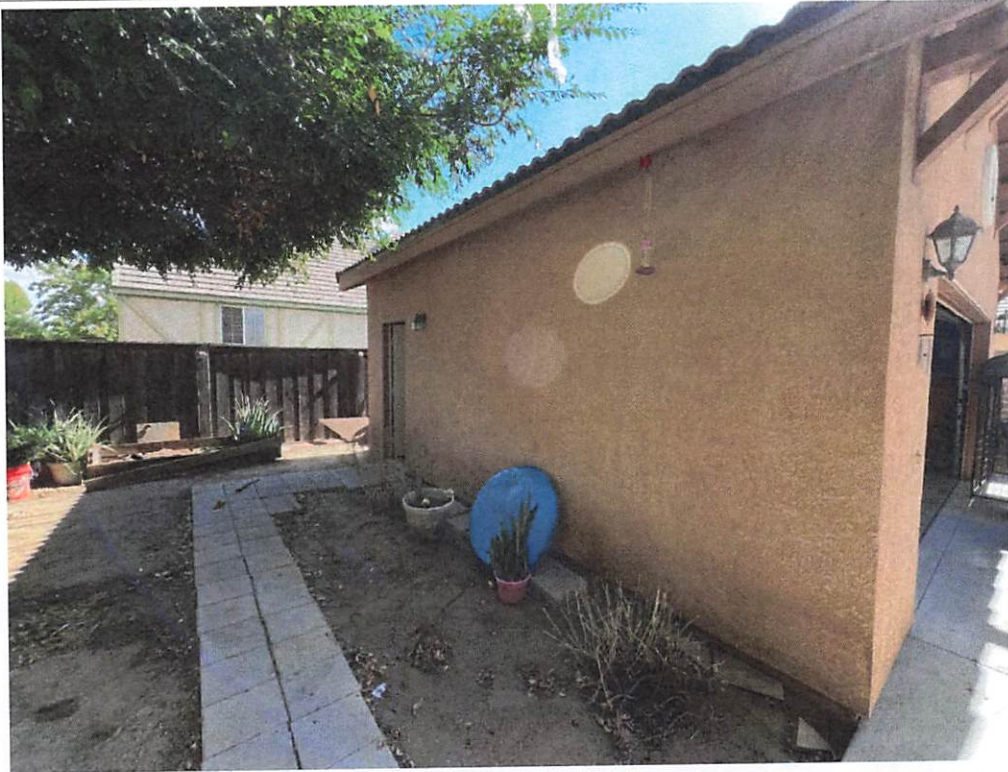
Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

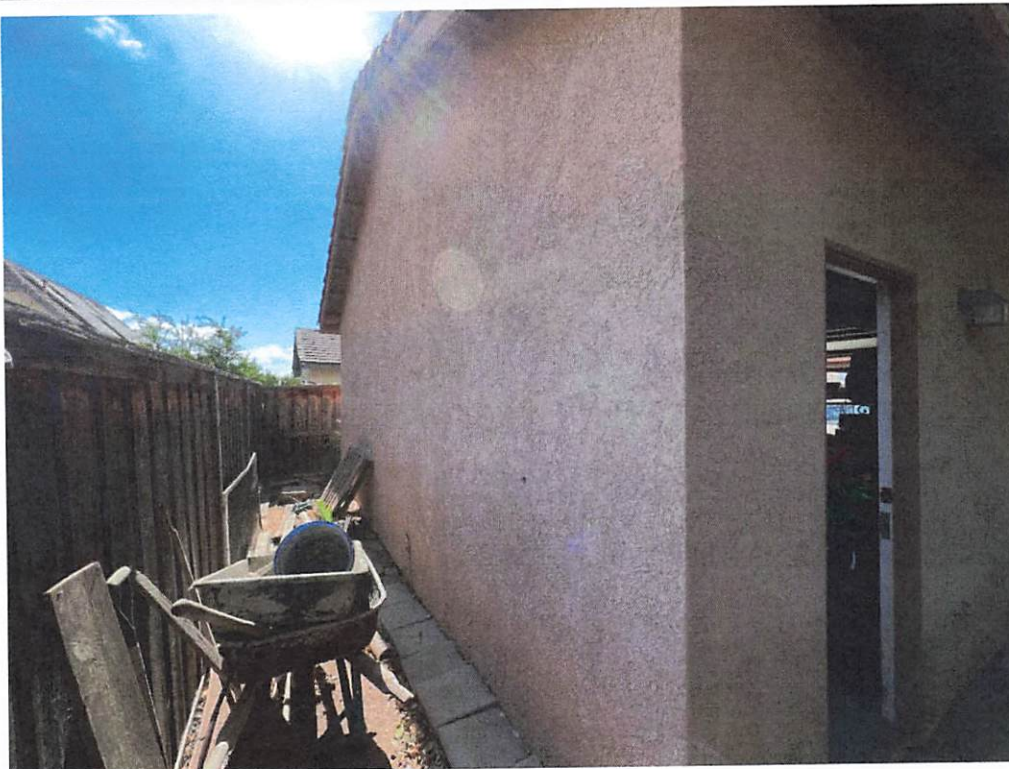
Policy #: CHO099869308



110-OST Garage

Date Taken: 9/17/2024

No Smoke or ash observed to interior
OST Garage or Exterior



111-OST Garage

Date Taken: 9/17/2024

No Smoke or ash observed to interior
OST Garage or Exterior

Photo Sheet

Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

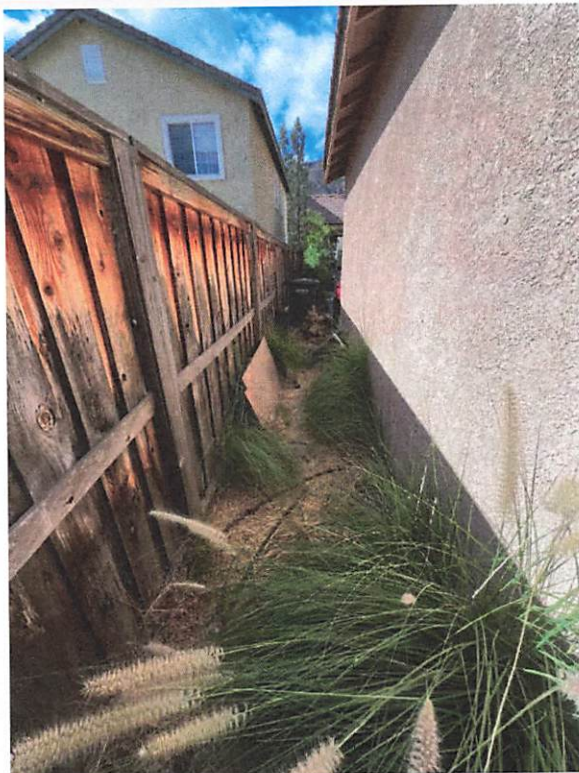
Policy #: CHO099869308



112-OST Garage

Date Taken: 9/17/2024

No Smoke or ash observed to interior
OST Garage or Exterior



113-OST Garage

Date Taken: 9/17/2024

No Smoke or ash observed to interior
OST Garage or Exterior

Photo Sheet

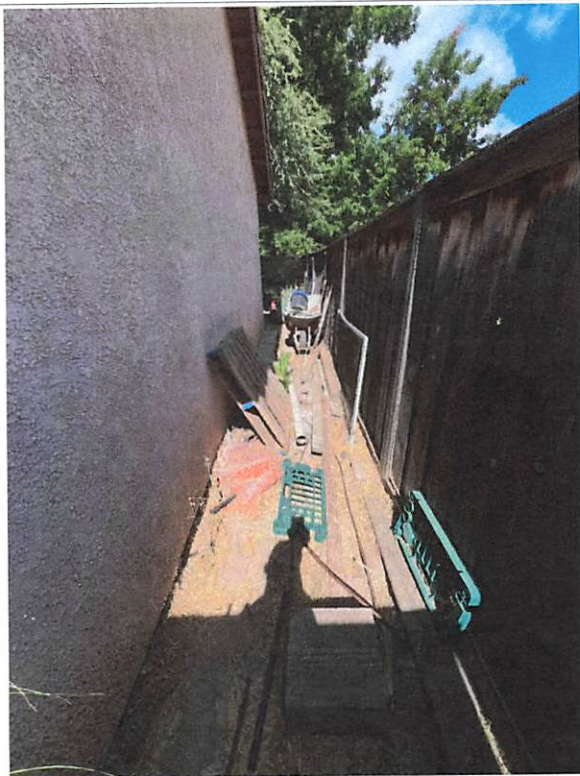
Interinsurance Exchange of the Automobile Club

PO Box 25210,
Santa Ana CA 92799

Insured: ACOSTA, DANIEL

Claim #: 016711681

Policy #: CHO099869308



114-OST Garage

Date Taken: 9/17/2024

No Smoke or ash observed to interior
OST Garage or Exterior



AAA Texas, LLC
Claims
1225 Freeport Parkway
Coppell, TX 75019

ZIP 75019 \$011.60
02 4W
0000369768 SEP 23 20



9589 0710 5270 1533 8488 90

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