# FLOOR CLAIM ASSIST

## Sample Report Portfolio

Four anonymized examples for the Floor Claim Assist website

| | |
|---|---|
| **Report type** | Website demonstration portfolio |
| **Property** | Anonymized residential or commercial property |
| **Status** | Fictional website demonstration sample |

**IMPORTANT SAMPLE NOTICE**

This report is entirely fictional and was created to demonstrate the structure, reasoning, and types of documentation Floor Claim Assist can help organize. Names, dates, measurements, products, events, and conclusions are illustrative. It is not an actual inspection, insurance claim, legal opinion, or coverage determination.

# Portfolio Overview

These four fictional reports demonstrate different ways Floor Claim Assist can organize flooring facts, documents, photographs, measurements, and technical reasoning for a defined audience.

| Sample | Purpose |
|---|---|
| Sample 1 — Insurance supplemental report | Explains why a localized repair may not restore a continuous engineered wood floor and identifies associated scope. |
| Sample 2 — Contractor remediation request | Presents installation deficiencies and a corrective scope to the installing contractor. |
| Sample 3 — Attorney technical assessment | Organizes competing positions, evidence, standards, and recommended litigation work. |
| Sample 4 — Informational site condition report | Evaluates a complex condition without demanding payment, coverage, or liability findings. |

Each report is fictional. It contains no actual customer, property, contractor, insurer, policy, claim, law firm, or opposing-party information.

# FLOOR CLAIM ASSIST

## Technical Flooring Report

### Water-Damaged Continuous Engineered Oak Flooring

| | |
|---|---|
| **Report type** | Insurance claim support / supplemental scope request |
| **Property** | Anonymized residential or commercial property |
| **Status** | Fictional website demonstration sample |

**IMPORTANT SAMPLE NOTICE**

This report is entirely fictional and was created to demonstrate the structure, reasoning, and types of documentation Floor Claim Assist can help organize. Names, dates, measurements, products, events, and conclusions are illustrative. It is not an actual inspection, insurance claim, legal opinion, or coverage determination.

# 1. Assignment and Purpose

The homeowner requested a technical review of a site-finished engineered oak floor after a refrigerator supply-line leak affected the kitchen. The purpose is to evaluate whether a localized repair can reasonably restore the flooring to a uniform pre-loss condition and to identify the associated work required for a technically complete repair.

| | |
|---|---|
| **Loss type** | Sudden appliance supply-line leak |
| **Flooring** | 3-inch site-finished engineered white oak |
| **Approx. continuous area** | 2,150 sq. ft., subject to field verification |
| **Requested audience** | Property insurer / adjuster |
| **Prepared as** | Supplemental technical support |

# 2. Reported Conditions

- ☐ Water migrated beneath cabinets and into the kitchen flooring field before discovery.
- ☐ Mitigation personnel removed several boards and portions of the cabinet toe-kick area.
- ☐ Remaining boards near the loss area exhibit cupping, edge staining, and slight vertical movement.
- ☐ The flooring continues without thresholds through the kitchen, dining room, family room, foyer, hallway, and study.
- ☐ The floor was previously sanded and custom stained; the original product is discontinued and attic stock is insufficient.

# 3. Technical Findings

| Issue | Technical significance |
|---|---|
| Moisture-related deformation | Cupping, staining, and localized movement are consistent with a moisture event affecting the flooring assembly. |
| Limited remaining wear layer | The exposed engineered wear layer appears too thin to support another full sanding cycle without a material risk of veneer sand-through. |
| Elevation mismatch | New full-thickness replacement boards would stand higher than the previously sanded existing flooring. |
| Color and finish mismatch | A new patch cannot reliably reproduce the aged custom stain, |

| Issue | Technical significance |
|---|---|
| | grain response, sheen, and prior finish history. |
| Continuous installation | No natural breakpoint exists where replacement can terminate without creating an artificial and visually apparent transition. |

## 4. Repair Feasibility

A spot repair would replace only the visibly removed boards but would not restore a uniform floor system. The replacement material would differ in height, color, texture, and finish response. Sanding only the repaired area would create a visible blend line, while sanding the entire continuous floor is not technically prudent because the remaining engineered wear layer is limited.

## 5. Technical Opinion

Based on the fictional facts presented, localized board replacement is not a technically reliable method of returning the flooring to a reasonably uniform pre-loss condition. The appropriate flooring repair is removal and replacement of the continuous main-level wood flooring system, followed by site sanding, staining, and finishing as one coordinated installation.

## 6. Supplemental Scope Requested

1. Remove the remaining continuous engineered wood flooring in the connected main-level areas.
2. Prepare the substrate and address adhesive residue or localized substrate damage exposed during demolition.
3. Furnish and install a comparable unfinished engineered oak floor of compatible width and construction.
4. Sand, stain, and finish the replacement floor as one continuous system.
5. Detach and reset appliances and other affected contents.
6. Remove and replace baseboard and shoe molding where necessary; include caulking, nail-hole filling, priming, and painting.
7. Provide dust containment, HVAC protection, final cleaning, furniture handling, and temporary storage as required.

## 7. Request for Reconsideration

The current localized allowance should be reconsidered because it does not account for the continuous nature of the flooring, the limited remaining wear layer, the inability to obtain a reliable height and finish match, or the associated work required to complete replacement. This is a request for technical scope review only; policy interpretation and coverage remain the insurer's responsibility.

## Limitations and Use

- ☐ This sample is based on fictionalized facts assembled for demonstration and training purposes.
- ☐ Floor Claim Assist organizes user-provided information and supporting documents; it does not replace an onsite inspection when physical testing or destructive examination is required.
- ☐ The report does not determine insurance coverage, liability, damages, code compliance, or legal entitlement.
- ☐ Conclusions should be revised if additional documents, measurements, photographs, or testimony become available.

**Prepared for demonstration by Floor Claim Assist**

# FLOOR CLAIM ASSIST

## Flooring Installation Failure Report

### Floating LVP Installation — Requested Corrective Action

| | |
|---|---|
| **Report type** | Contractor remediation / warranty request |
| **Property** | Anonymized residential or commercial property |
| **Status** | Fictional website demonstration sample |

**IMPORTANT SAMPLE NOTICE**

This report is entirely fictional and was created to demonstrate the structure, reasoning, and types of documentation Floor Claim Assist can help organize. Names, dates, measurements, products, events, and conclusions are illustrative. It is not an actual inspection, insurance claim, legal opinion, or coverage determination.

# 1. Purpose

This report organizes the conditions reported by the homeowner and the available installation documentation for presentation to the flooring contractor. Its purpose is to identify the apparent installation-related deficiencies and define a reasonable corrective scope.

| | |
|---|---|
| **Installation** | Floating rigid-core LVP |
| **Substrate** | Cementitious terrazzo over concrete |
| **Installed area** | Approximately 1,280 sq. ft. |
| **Age of installation** | Approximately 14 months |
| **Requested audience** | Installing contractor / remodeler |

# 2. Reported Performance Problems

☐ Deflection and hollow or slapping sounds under normal foot traffic.
☐ Cupped or curled plank edges, lifted ends, and damaged locking joints.
☐ Progressive worsening beginning shortly after installation.
☐ Musty odor noted when selected plank edges were lifted.
☐ Flooring installed continuously through most of the residence.

# 3. Observed or Documented Installation Conditions

| Issue | Technical significance |
|---|---|
| Missing vapor retarder | No 6-mil polyethylene film was documented beneath accessible portions of the floating floor over the concrete/terrazzo substrate. |
| Perimeter restriction | Flooring was installed tightly at walls, door jambs, and trim, with sealant bonding portions of the floating floor to fixed surfaces. |
| Substrate flatness | Localized high and low areas create unsupported spans, deflection, and repeated stress at locking joints. |
| Insufficient trim coverage | Existing base thickness cannot conceal the expansion space required for a floating installation without added shoe or quarter-round. |
| No documented pre-installation testing | The available file does not establish that substrate flatness, moisture conditions, or expansion clearances were verified before |

| Issue | Technical significance |
|---|---|
| | installation. |

## 4. Causation Analysis

The reported symptoms are consistent with multiple interacting installation conditions. Unsupported plank spans can flex under traffic and damage locking mechanisms. Perimeter restrictions prevent the floor from moving as a floating assembly and can create compressive or tensile stress. Moisture vapor moving through porous terrazzo or concrete may further aggravate dimensional instability where the specified vapor retarder is absent.

## 5. Requested Corrective Action

8. Remove the failed LVP installation and expose the substrate throughout the affected continuous areas.
9. Evaluate substrate flatness directly after removal and correct deviations outside the flooring manufacturer's tolerance.
10. Mechanically clean or prepare the substrate as necessary and verify it is suitable for the selected replacement system.
11. Install the required vapor-retarder or approved moisture-control system in accordance with the replacement flooring manufacturer's written instructions.
12. Reinstall flooring with compliant perimeter and fixed-object expansion clearances.
13. Install base, shoe, or quarter-round sized to cover the required movement space without pinning the floor.
14. Replace damaged transitions and undercut jambs correctly rather than forcing flooring tightly beneath fixed components.
15. Provide written product, moisture, flatness, and installation records for the corrective work.

## 6. Resolution Requested

The homeowner requests that the contractor acknowledge the installation deficiencies, provide a written remediation plan, and complete or fund the corrective scope. A cosmetic repair or replacement of isolated planks would not address the substrate, vapor-control, and perimeter conditions affecting the installation as a whole.

## Limitations and Use

This sample is based on fictionalized facts assembled for demonstration and training purposes. Floor Claim Assist organizes user-provided information and supporting documents; it does not replace an onsite inspection when physical testing or destructive examination is required. The report does not determine insurance coverage, liability, damages, code compliance, or legal entitlement.

☐ Conclusions should be revised if additional documents, measurements, photographs, or testimony become available.

**Prepared for demonstration by Floor Claim Assist**

# FLOOR CLAIM ASSIST

## Preliminary Flooring Case Assessment

### Wide-Plank Birch Flooring — Gapping, Splitting, and Installation Dispute

| | |
|---|---|
| **Report type** | Attorney / litigation support |
| **Property** | Anonymized residential or commercial property |
| **Status** | Fictional website demonstration sample |

**IMPORTANT SAMPLE NOTICE**

This report is entirely fictional and was created to demonstrate the structure, reasoning, and types of documentation Floor Claim Assist can help organize. Names, dates, measurements, products, events, and conclusions are illustrative. It is not an actual inspection, insurance claim, legal opinion, or coverage determination.

# 1. Assignment

Counsel requested a preliminary technical assessment of a residential hardwood-flooring dispute involving a builder, flooring subcontractor, and homeowner. This sample demonstrates how competing statements, project records, measurements, product research, and industry guidance can be organized before expert discovery or trial preparation.

| | |
|---|---|
| **Matter** | Builder–homeowner construction dispute |
| **Flooring** | 4-1/4-inch rustic birch, glue-assisted and mechanically fastened |
| **Primary allegations** | Abnormal gaps, split boards, finish defects, squeaks, and misaligned end joints |
| **Review type** | Desktop file review plus illustrative site measurements |
| **Audience** | Counsel and retained experts |

# 2. Materials Reviewed

☐ Construction contract and transferred warranty documents.
☐ Homeowner complaint, discovery responses, and chronology of notices.
☐ Builder, installer, and homeowner correspondence.
☐ Installation invoices, delivery records, and project photographs.
☐ Competing inspection reports.
☐ Adhesive manufacturer technical literature and technical-support communication.
☐ NWFA installation, moisture, and evaluation guidance.

# 3. Competing Positions

| Party / Issue | Summary |
|---|---|
| Homeowner position | Defects appeared shortly after occupancy, progressed over time, and require full replacement. |
| Builder position | Flooring was installed under controlled conditions with acceptable moisture differences and proper expansion space. |
| Installer position | Glue-assist and fastening methods were customary; adhesive beads were placed at approximately four-inch intervals. |
| Technical dispute | Whether gaps and splits result from installation, product characteristics, environmental exposure, or a combination of |

| Party / Issue | Summary |
|---|---|
| | factors. |

## 4. Illustrative Site Data

- ☐ Interior readings ranged from approximately 52% to 60% relative humidity at 72°F to 77°F.
- ☐ Most wood-moisture readings were below the reliable range of the available meters, with one isolated reading near 5%.
- ☐ Measured gaps were approximately 0.023 to 0.024 inch in selected locations.
- ☐ Magnet testing indicated fastener spacing near 15.5 to 17 inches in sampled areas.
- ☐ Pre-existing wood flooring in one room exhibited some seasonal gapping similar in scale to portions of the new floor.
- ☐ Project photographs showed adhesive beads and an installation initially placed tightly together.

## 5. Analysis

The evidence does not support treating every visible gap as proof of negligent installation. Wood flooring is hygroscopic and changes dimension as environmental conditions change. The similarity between some gaps in pre-existing flooring and the new installation is relevant. At the same time, isolated split boards, finish droplets, severe end-joint misalignment, concentrated squeaks, or persistent gaps may require separate evaluation because those conditions are not explained solely by seasonal movement.

Fastener-spacing allegations must be tied to a written requirement applicable to the specific glue-assist system. Where the adhesive manufacturer does not publish a mandatory fastener interval, an opposing opinion should not present a different interval as a manufacturer requirement without support. The analysis should distinguish accepted practice, project specification, manufacturer instruction, and personal preference.

## 6. Preliminary Opinions

16. The flooring should be evaluated condition-by-condition rather than assigning one cause to every complaint.
17. A portion of the observed gapping may be consistent with seasonal moisture change and the behavior of wide-plank birch.
18. Documented workmanship conditions—such as finish contamination, misaligned joints, damaged boards, or localized fastening deficiencies—should be separately mapped and quantified.
19. The available evidence is insufficient to conclude that complete replacement is required without a room-by-room defect map and evaluation of repair feasibility.
20. Additional expert work should include calibrated moisture testing, environmental history, destructive fastening verification in selected areas, board-width measurements, and review of the exact flooring and adhesive instructions.

## 7. Recommended Litigation Work Plan

- ☐ Create a defect matrix linking each allegation to photographs, measurements, testimony, and applicable standards.
- ☐ Separate aesthetic acceptability questions from causation questions.
- ☐ Identify which opinions rely on manufacturer requirements and obtain the underlying technical publications.
- ☐ Preserve representative boards and adhesive/subfloor samples if destructive work occurs.
- ☐ Develop alternative repair scopes: isolated board repair, selective room replacement, and full replacement, with the technical trigger for each.

## Limitations and Use

- ☐ This sample is based on fictionalized facts assembled for demonstration and training purposes.
- ☐ Floor Claim Assist organizes user-provided information and supporting documents; it does not replace an onsite inspection when physical testing or destructive examination is required.
- ☐ The report does not determine insurance coverage, liability, damages, code compliance, or legal entitlement.
- ☐ Conclusions should be revised if additional documents, measurements, photographs, or testimony become available.

**Prepared for demonstration by Floor Claim Assist**

# FLOOR CLAIM ASSIST

## Site Condition Report

### Localized Slippery Wood Floor in a Retail Space

| | |
|---|---|
| **Report type** | Neutral informational report / risk and causation review |
| **Property** | Anonymized residential or commercial property |
| **Status** | Fictional website demonstration sample |

**IMPORTANT SAMPLE NOTICE**

This report is entirely fictional and was created to demonstrate the structure, reasoning, and types of documentation Floor Claim Assist can help organize. Names, dates, measurements, products, events, and conclusions are illustrative. It is not an actual inspection, insurance claim, legal opinion, or coverage determination.

# 1. Purpose

This informational report demonstrates a structured evaluation of a localized slippery-floor complaint in a retail space. The objective is to document the pattern, compare environmental conditions, identify interacting factors, and recommend further action. It is designed for use by property management, risk personnel, counsel, contractors, or insurers.

| | |
|---|---|
| **Property** | Anonymized apparel store in a mixed-use retail center |
| **Reported condition** | Intermittent slippery or damp floor near storefront |
| **Flooring** | Site-finished wood plank flooring |
| **Structure** | Front portion located above an open parking area |
| **Report type** | Informational condition assessment |

# 2. Condition Pattern

☐ The condition is most pronounced near the entrance and front sales area.
☐ It diminishes through the middle of the store and is not reported in the rear stockroom.
☐ Employees report that the surface occasionally appears oily or damp in the morning.
☐ Several slip incidents were reported, but the condition is not uniform every day.

# 3. Illustrative Environmental Measurements

| Location | Illustrative reading |
|---|---|
| Front interior air | 70°F, 71% RH |
| Rear interior air | 72°F, 54% RH |
| Front wood floor surface | 63°F to 65°F |
| Rear floor surface | 69°F to 71°F |
| Parking area below front | 76°F, 80% RH; overhead surface approximately 63°F |
| Comparison tenant floor | Approximately 73°F, with no similar slip complaint |

## 4. Comparative and Physical Observations

- ☐ Condensation was visible on overhead components in the parking area below the affected front portion.
- ☐ The entrance paving slopes slightly toward the storefront and can hold water after heavy rain.
- ☐ The front floor assembly is colder than the conditioned indoor air.
- ☐ A removable maintenance film consistent with an acrylic floor-finish residue was found on exposed wood surfaces.
- ☐ The film was not present beneath carpeted fixture areas, indicating application after the carpet was installed.
- ☐ A nearby tenant over a more enclosed structural area did not exhibit the same cold-floor pattern.

## 5. Analysis

The data are most consistent with a combined-condition scenario. The front floor assembly is thermally influenced by the open parking area below and remains materially colder than the store air. Under humid conditions, the floor temperature may approach or fall below the indoor-air dew point, creating intermittent surface condensation. A later-applied acrylic maintenance film can reduce traction and become more problematic when damp. Entrance drainage may add episodic moisture during rainfall.

## 6. Opinion

The slippery condition appears localized rather than storewide. The most reasonable explanation is the interaction of cold-floor conditions, condensation potential, a traction-reducing maintenance film, and occasional entrance water. No single factor fully explains the pattern as well as the combined evidence.

## 7. Recommended Actions

21. Temporarily increase warning, matting, and inspection protocols in the affected area.
22. Have a qualified floor-maintenance professional test and remove the incompatible surface film using a small controlled mock-up before full treatment.
23. Measure temperature, relative humidity, surface temperature, and calculated dew point during the times when the condition is most severe.
24. Evaluate air sealing and thermal separation between the store floor assembly and the open parking area below.
25. Correct entrance drainage or threshold conditions that direct water toward the storefront.
26. After corrective work, conduct slip-resistance testing under representative dry and damp conditions.

## Limitations and Use

This sample is based on fictionalized facts assembled for demonstration and training purposes.

- ☐ Floor Claim Assist organizes user-provided information and supporting documents; it does not replace an onsite inspection when physical testing or destructive examination is required.
- ☐ The report does not determine insurance coverage, liability, damages, code compliance, or legal entitlement.
- ☐ Conclusions should be revised if additional documents, measurements, photographs, or testimony become available.

**Prepared for demonstration by Floor Claim Assist**