FOR A CLAIMS ADJUSTER OR ASSESSOR

The claim, and the record behind it

418 Alder Run Lane — water damage claim

WORKED EXAMPLE — the people, the dates and the amounts in this file are made up. Nothing in it happened.

PREPARED FOR
Cardinal Crest Mutual

FOR THE ATTENTION OF
The assigned adjuster

FROM
Marion Okafor

ABOUT
418 Alder Run Lane — water damage claim

REFERENCE
Claim number · CCM-HO-2026-118457

THIS DOCUMENT
Built November 16, 2026 · 12 pages · Case 006

In this pack

WHAT THIS IS

This pack is taken from the account holder's own record: their own words, the messages as they were stored, and the files they kept. BuildMyEvidence has added the numbering, the dates and the references — nothing else. It has not written, summarized or changed a word of the record.

WHAT IS NOT IN IT

This pack leaves out entries that name no person and carry no amount and the pattern grid. Nothing has been deleted from the case: the full case file carries all of it.

IN THIS PACK

The entries 3
Each entry with the date it happened and the date it was written down.

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The money both ways, as the account holder entered it.

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The documents the case rests on.

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Every message with the person this pack is for, in order, in full.

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How this file was made, and the fingerprint of each file in it.

Drawn from the same record as the case file. This document is not a revision of the case file and carries no revision number.

The entries

Each entry as the record holds it, in date order. The first date is when it happened; the second is when it was written down, which BuildMyEvidence stamps and never changes.

ITEM 004
FROM THE ACCOUNT HOLDER

HAPPENED · June 21, 2026 · 7:20 AM
WRITTEN DOWN · June 21, 2026

Called the Cardinal Crest Mutual claims line. Was given claim number CCM-HO-2026-118457.

ITEM 005
FROM THE ACCOUNT HOLDER

HAPPENED · June 21, 2026 · 8:05 AM
WRITTEN DOWN · June 21, 2026

Called Ledgeway Restoration. Their crew came at 11:30, took up the hallway carpet and set up drying fans and a dehumidifier.

ITEM 007
RECORDED BY THE ACCOUNT HOLDER

HAPPENED · June 24, 2026 · 7:00 PM
WRITTEN DOWN · June 24, 2026

Paid $612 for three nights at a hotel nearby. The ground floor could not be lived in with the fans running day and night.

ITEM 008
RECORDED BY THE ACCOUNT HOLDER

HAPPENED · June 26, 2026 · 12:00 PM (noon)
WRITTEN DOWN · June 26, 2026

Paid Ledgeway's emergency call-out fee of $350 by card. Kept the receipt.

ITEM 009
FROM THEIR SIDE

HAPPENED · June 30, 2026 · 10:00 AM
WRITTEN DOWN · June 30, 2026

Wes Dunmire, the adjuster, came to the house. He stayed about 40 minutes and took photographs of the hallway and the kitchen ceiling.

ITEM 010
FROM THEIR SIDE

HAPPENED · July 2, 2026 · 2:12 PM
WRITTEN DOWN · July 2, 2026

"Please send the plumber's report on the cause, the restoration company's invoice, receipts for any emergency costs, and a list of damaged contents with approximate values."

ITEM 011
FROM THE ACCOUNT HOLDER

HAPPENED · July 9, 2026 · 6:30 PM
WRITTEN DOWN · July 9, 2026

Sent Wes the plumber's report and Ledgeway's invoice for $4,180.

ITEM 012
FROM THE ACCOUNT HOLDER

HAPPENED · July 15, 2026 · 8:05 PM
WRITTEN DOWN · July 15, 2026

Sent Wes the list of damaged contents (31 items, with what I paid for each where I know it) and the hotel and call-out receipts. That is everything he asked for on July 2.

ITEM 013
FROM THEIR SIDE

HAPPENED · July 22, 2026 · 11:50 AM
WRITTEN DOWN · July 22, 2026

"Thank you, I have everything I need for now. You can expect a decision on the claim by August 28."

ITEM 017
FROM THE ACCOUNT HOLDER

HAPPENED · August 29, 2026 · 10:30 AM
WRITTEN DOWN · August 29, 2026

Called the claims line. Was told the file is "still under review." No date was given.

ITEM 018
FROM THE ACCOUNT HOLDER

HAPPENED · September 3, 2026 · 8:45 AM
WRITTEN DOWN · September 3, 2026

Emailed Wes asking for the decision he said would come by August 28.

ITEM 020
FROM THE ACCOUNT HOLDER

HAPPENED · September 24, 2026 · 8:30 AM
WRITTEN DOWN · September 24, 2026

Second email to Wes. Nothing back since my email of September 3.

ITEM 021
FROM THEIR SIDE

HAPPENED · October 1, 2026 · 1:40 PM
WRITTEN DOWN · October 1, 2026

A supervisor from Cardinal Crest Mutual called: Wes is on leave and my file is being given to someone else.

The money

Every amount the account holder recorded against this case, on two sides: what the account holder is asking them to pay, and what they are asking the account holder to pay. Each side is added up on its own. Where the account holder gave a number and a rate, the two are multiplied and the working is printed beside the figure.

THE ACCOUNT HOLDER IS ASKING THEM TO PAY

Asked for Item 016	$18,400.00
Paid to the account holder so far Item 014	$6,000.00
Not paid yet	**$12,400.00**

$962.00 is on the record and not added up.

THEY ARE ASKING THE ACCOUNT HOLDER TO PAY

Asked for None recorded	$0.00
Paid by the account holder so far None recorded	$0.00
Not paid yet	**$0.00**

The two sides are kept apart. One is never taken off the other.

Figures entered by the account holder, with any working shown — see page 11.

WHAT EACH FIGURE RESTS ON

Items 007, 008, 014 and 016 have nothing attached. They are shown here as recorded, with that gap stated rather than covered.

Every amount, in date order

ITEM	DATE	WHAT IT WAS	WHICH	AMOUNT
007	June 24, 2026	Three nights at a hotel while the drying fans ran On the record, not added up.	Account holder asking	$612.00
008	June 26, 2026	Ledgeway emergency call-out fee On the record, not added up.	Account holder asking	$350.00
014	August 5, 2026	Payment toward the claim, "pending final review" Payment — taken off its side.	Paid to account holder	$6,000.00
016	August 14, 2026	Claim: building $11,920 and contents $6,480	Account holder asking	$18,400.00

Not paid yet — the account holder is asking them to pay	$12,400.00
Not paid yet — they are asking the account holder to pay	$0.00

These figures were entered by the account holder and added together. They have not been verified. The two sides are kept apart. This page does not say who is right.

Each line above whose entry is printed in this file leads to it in the chronology, and from there to whatever that entry carries, by the page numbers shown. Pages run straight through this file, attachments included.

The documents this case rests on

These are the documents the account holder has marked as setting out the rules, terms or permissions this case turns on. Each has its own appendix at the back of this file, which says whether a copy was supplied and shows it where one can be shown. Where the account holder has quoted from a document, the quote is shown in their words or as they copied it; it has not been checked against the original by BuildMyEvidence.

K1 · APPENDIX K1

Cardinal Crest Mutual — Homeowners Policy, Section I

Issued

January 15, 2026 — date given by the account holder

Valid until

January 15, 2027 — date given by the account holder

Issued by

Cardinal Crest Mutual

Added to the record

November 11, 2026

006-policy-section-1.pdf

3 KB · 83198a90bd4039ad06a877af85c6f1f8f40852032b77cfd1011d537010baa25d

The quote

We cover sudden and accidental discharge of water from within a plumbing system on the residence premises, including the cost of tearing out and replacing any part of the building needed to repair the system.

Entries that involve it

No entry has been marked as involving it.

Items the account holder answered yes to “Is this about this document?”. A pattern’s count elsewhere in this file counts occasions in that pattern, whether or not each was answered.

Attachments

The key documents above, one appendix each. Where a copy was supplied it is shown here if it can be, and carries its own checksum so a reader holding a copy of their own can check it is the same file.

APPENDIX K1 · CARDINAL CREST MUTUAL — HOMEOWNERS POLICY, SECTION I

006-policy-section-1.pdf

3 KB · 83198a90bd4039ad06a877af85c6f1f8f40852032b77cfd1011d537010baa25d

Appendix K1 is reproduced in full on the pages that follow, from a copy made for this file: the content of its pages, without the document's own properties (who made it, with what, and when) or notes added on top of its pages.

The correspondence

Every message between the account holder and the other side that is on the record, both ways, in the order it happened, with the words it was stored with. Where a message was forwarded in, the account holder's forwarding note is left out, and an earlier message it quotes is noted rather than printed again. Messages that had nothing back are included: the silence is part of the record.

014 · LETTER · CARDINAL CREST MUTUAL -> ACCOUNT HOLDER
Wed, Aug 5, 2026 · 10:00 AM

Letter from Cardinal Crest Mutual: a payment of $6,000 toward the claim, "pending final review of the claim."

ANSWERED IN 9 DAYS

Letter from Cardinal Crest Mutual: a payment of $6,000 toward the claim, "pending final review of the claim."

016 · LETTER · ACCOUNT HOLDER -> CARDINAL CREST MUTUAL +1
Fri, Aug 14, 2026 · 4:00 PM

Mailed a claim summary to Cardinal Crest Mutual: the building at $11,920 (Ledgeway's estimate) and contents at $6,480 (my list). $18,400 in all.

ANSWERED IN 10 WEEKS
9 DAYS AFTER THEIRS

Mailed a claim summary to Cardinal Crest Mutual: the building at $11,920 (Ledgeway's estimate) and contents at $6,480 (my list). $18,400 in all.

022 · LETTER · ACCOUNT HOLDER -> CARDINAL CREST MUTUAL
Thu, Oct 8, 2026 · 5:00 PM

Mailed a letter to Cardinal Crest Mutual asking for the name of the new adjuster and a date for the decision.

ANSWERED IN 12 DAYS

Mailed a letter to Cardinal Crest Mutual asking for the name of the new adjuster and a date for the decision.

023 · EMAIL · CARDINAL CREST MUTUAL -> ACCOUNT HOLDER
Tue, Oct 20, 2026 · 3:05 PM

No subject line

NO REPLY IN 4 WEEKS
12 DAYS AFTER THE ACCOUNT HOLDER'S

"Your claim has been assigned to a new adjuster, who will contact you within 10 business days."

Nothing from the other side reached this case after it. They may have replied to another address or by phone.

Promises, and what came after

Each promise is quoted exactly as it was made, with who made it and when. Under it: whether it was kept, in the account holder's own word, and every entry dated after it, so a reader can decide for themselves.

THEIR PROMISE · WES DUNMIRE · JULY 22, 2026

> "You can expect a decision on the claim by August 28"

Item 013 · email · in the register at its date

As the account holder put it: A decision on the claim by August 28 — from or by August 28, 2026

The account holder has not said whether it was kept.

Everything on the record after it — counted from July 22, 2026:

- item 014 · August 5, 2026 · 10:00 AM · 14 days after — Cardinal Crest Mutual: Letter from Cardinal Crest Mutual: a payment of $6,000 toward the claim, "pending final review of the claim."
- item 016 · August 14, 2026 · 4:00 PM · 23 days after — The account holder: Mailed a claim summary to Cardinal Crest Mutual: the building at $11,920 (Ledgeway's estimate) and contents at $6,480…
- item 017 · August 29, 2026 · 10:30 AM · 38 days after — The account holder: Called the claims line. Was told the file is "still under review." No date was given.
- item 018 · September 3, 2026 · 8:45 AM · 43 days after — The account holder: Emailed Wes asking for the decision he said would come by August 28.
- item 020 · September 24, 2026 · 8:30 AM · 64 days after — The account holder: Second email to Wes. Nothing back since my email of September 3.
- item 021 · October 1, 2026 · 1:40 PM · 71 days after — Cardinal Crest Mutual: A supervisor from Cardinal Crest Mutual called: Wes is on leave and my file is being given to…
- item 022 · October 8, 2026 · 5:00 PM · 78 days after — The account holder: Mailed a letter to Cardinal Crest Mutual asking for the name of the new adjuster and a date…
- item 023 · October 20, 2026 · 3:05 PM · 90 days after — Cardinal Crest Mutual: "Your claim has been assigned to a new adjuster, who will contact you within 10 business days."

BuildMyEvidence has not judged whether the promise was kept. The items are listed so the reader can.

How this file was made

This file was assembled by BuildMyEvidence from a record kept by the account holder as events occurred. It is set out here so that anyone relying on it can see how it was made, and where its limits are.

TWO DATES	Every entry carries the date the account holder says it happened, which they set and can correct, and the date it was written down, which the application set and which cannot be altered by anyone, including BuildMyEvidence. Where a date was taken from a message or a file rather than typed, the entry says so.
DOCUMENTS	Where a PDF is reproduced, its pages were copied into this file without the document's own properties (who made it, with what and when), notes added on top of its pages, or the metadata inside any photograph in it. How much of each document is reproduced is stated beside it.
PAGES	Numbered straight through, attachments included, so any page in this file can be cited by its number alone.
AMOUNTS	Held and added in whole cents, so no total has been rounded. Where a figure is a number multiplied by a rate, it was rounded to the nearest cent once, and both numbers are printed beside it.

How to check a file

A matching fingerprint shows a file has not changed since it reached us. It cannot show anything about the file before that — a phone often hands over its own copy of a photo rather than the one the camera made.

It also says nothing about whether this document is complete, and nothing about whether what the account holder wrote is accurate. It is a check on the bytes of the attached files, and only that.

This document cannot carry its own fingerprint — a file cannot contain a number worked out from itself. To check the document, ask the person who sent it for the fingerprint their copy shows, and compare the two lists below line by line.

1. Take any file supplied with this document.
2. Run shasum -a 256 on it, or use any SHA-256 tool.
3. Compare the result with the fingerprint listed against that file below.
4. If they match, that file has not changed since it was fingerprinted, on the date shown.

A fingerprint shows a file has not changed since it reached us. It cannot speak to anything before that.

Check this file

A downloaded copy of this file carries its check code here. This copy has none.

WHAT BUILDMYEVIDENCE HAS NOT DONE

It has not checked any statement against any document, nor any figure against any account. It has applied no interest, calculated no penalty or late fee, and expressed no view on whether any amount is recoverable or any account of events is correct. It has given no advice. Every word and every figure in this file was entered by the account holder; BuildMyEvidence has recorded them, added and subtracted the amounts, and set them out in order.

This copy

COVERS	17 entries · 0 files
BUILT	November 10, 2026 at 7:00 AM EST

Drawn from the same record as the case file. This document is not a revision of the case file and carries no revision number.