Fictional example. All companies, persons, figures and documents in this report are invented. It shows what a claimsdesk report looks like. Names appear as placeholders such as [COMPANY_1], exactly as in a real report made from anonymised documents.

Water damage from a sprinkler pipe failure in a logistics warehouse

Report type: claims summary with coverage check · Based on 7 documents (31 pages) · Currency EUR

CLAIMED	DOCUMENTED	QUESTIONED	OPEN OR NO DOCUMENT
412,600	**53,100**	**2,100**	**357,400**

Summary

In the night of 14 September 2026 a coupling in the sprinkler system of a warehouse operated by [COMPANY_1] failed. Water ran into aisles C to F and damaged stored goods, the floor coating and packaging material [D1 p.1] [D2 p.1]. The contractor names internal corrosion of a coupling installed in 2009 as the cause [D3 p.2].

- **Peril:** sudden escape of water from a sprinkler installation is named as an insured peril [D6 s.2.3]. The wear and corrosion exclusion, as worded, refers to the part that failed, not to the resulting damage [D6 s.5.2]. This is a reading of the text, not a legal assessment.
- **Largest open item:** the stock damage of 318,400 is listed at *sales* prices [D5 p.1], while the policy settles stock at *purchase* price [D6 s.3.4]. The amount cannot be verified until purchase prices are available.
- **Time gap:** the alarm log shows the alarm at 02:14 [D3 p.1], but the water was only found at 06:40 [D1 p.1]. Whether the alarm reached a monitoring service is not documented.
- **Maintenance condition:** the policy requires an annual inspection of the sprinkler system [D6 s.6.1]. No inspection certificate is among the documents.

> **Suggested next step:** request the five documents listed under "Open questions" before valuing the stock.

Chronology

DATE AND TIME	EVENT	SOURCE
14 Sep 2026, 02:14	Sprinkler alarm in section 3 recorded in the alarm log.	D3 p.1
14 Sep 2026, 06:40	Warehouse manager [PERSON_1] finds water in aisles C to F.	D1 p.1
14 Sep 2026, 07:30 / 07:55	Main valve closed. The two documents give different times (see check points).	D1 p.1 · D3 p.1
15 Sep 2026	First notice of loss sent to [INSURER_1].	D1 p.1
18 Sep 2026	Site visit by loss adjuster [COMPANY_3]; corrosion at the failed coupling noted and photographed.	D2 p.2–3
22 Sep 2026	Contractor report: coupling failed due to internal corrosion; quote for repair.	D3 p.2–3
25 Sep – 3 Oct 2026	Drying and cleaning of the affected area.	D4 p.1

6 Oct 2026	Invoice for drying and cleaning.	D4 p.1–2
9 Oct 2026	Stock damage list submitted (612 items).	D5 p.1–5
10 – 14 Oct 2026	Adjuster asks for purchase prices; insured replies that these follow "for the main items".	D7 p.1–3

Amounts

ITEM	CLAIMED	DOCUMENTED	STATUS	REMARK
Sprinkler repair (coupling, pipe section)	8,900	8,900	Check	Quote only, no invoice [D3 p.3]. May fall under the corrosion exclusion [D6 s.5.2].
Drying and cleaning	46,300	44,200	Check	Includes 2,100 for "preventive inspection of other sections" [D4 p.2], which reads as maintenance.
Stock damage	318,400	–	Open	Sales prices instead of purchase prices [D5 p.1] [D6 s.3.4].
Floor coating (building)	39,000	–	No document	Only mentioned in the notice of loss [D1 p.2]. The building belongs to [COMPANY_2].
Total	**412,600**	**53,100**		**Before deductible of 10,000 [D6 schedule].**

"Documented" means: an amount stated in an invoice or quote among the documents. It is not a valuation of the loss.

Coverage check against the policy extract

POLICY POINT	WHAT THE DOCUMENTS SHOW	ASSESSMENT
Insured peril: sprinkler leakage [D6 s.2.3]	Sudden failure of a coupling with escape of water is described consistently in D1, D2 and D3.	Supported
Exclusion: wear, corrosion [D6 s.5.2]	Wording: "the cost of repairing or replacing any part that has failed due to … corrosion". The contractor names corrosion as cause [D3 p.2]. By its wording the exclusion concerns the coupling itself (8,900), not the water damage.	Check
Condition: annual sprinkler inspection [D6 s.6.1]	No inspection certificate among the documents. Consequences of a breach depend on the policy and the applicable law.	Open
Basis of settlement for stock [D6 s.3.4]	Purchase price at the time of loss. The list uses sales prices.	Open
Business interruption	The insured mentions three days of downtime [D1 p.2]. The policy extract contains no business interruption section.	Cannot check

The coverage points are a reading of the policy text provided. They are not a legal opinion. Interpretation can depend on the full policy, the applicable law and case law.

Check points

1. **Valve closing time:** 07:30 in the notice of loss [D1 p.1], 07:55 in the contractor's log [D3 p.1].
2. **Four and a half hours between alarm and discovery:** relevant for the extent of the damage and possibly for the duty to limit the loss.

3. **Stock list:** 41 items carry a delivery date after 14 September 2026 [D5 p.3–4], which would place them in the warehouse only after the loss.
4. **Building damage:** the floor belongs to the building owner [D2 p.1]. It is unclear whether this item is claimed here or under the owner's policy.

Open questions and documents to request

1. Inspection certificate of the sprinkler system for 2025 and 2026.
2. Alarm transmission: was the alarm forwarded to a monitoring service, and when?
3. Stock list with purchase prices and delivery notes for the 41 items dated after the loss.
4. Final invoice for the sprinkler repair.
5. Quote for the floor coating and confirmation who claims it.

Documents used

NO.	DOCUMENT	DATE	PAGES
D1	First notice of loss, e-mail from [COMPANY_1]	15 Sep 2026	2
D2	Site visit note, loss adjuster [COMPANY_3]	18 Sep 2026	4
D3	Sprinkler contractor report with alarm log and quote, [COMPANY_4]	22 Sep 2026	3
D4	Invoice drying and cleaning	6 Oct 2026	2
D5	Stock damage list (Excel printed to PDF)	9 Oct 2026	5
D6	Policy extract: schedule and wording sections 1 to 6	–	12
D7	E-mail thread insured and adjuster on stock prices	10–14 Oct 2026	3

This report was prepared with AI from anonymised documents and checked by a CAPCON consultant. Every statement refers to its source. What is not in the documents is not in the report. Placeholders such as [COMPANY_1] are replaced with the real names on the client's own computer with the Local Anonymiser. Capacity Consulting AS · www.capcon.no · info@capcon.no