

Side-by-Side Comparison: Jay's Insurance Claim vs. Actual Documentation

2039 Rue Hogan - Claim #1036014966

RENTAL PERIODS & AMOUNTS

What Jay Told Insurance	What Documentation Shows	✓/✗	Issue
2 Airbnb bookings: \$3,259	Thomas: \$1,769.37 Tali: \$1,490.89 Total: \$3,260.26	✗	\$1.26 discrepancy
"début janvier à mars" (beginning January to March)	Thomas: Dec 22, 2024 - Jan 31, 2025 Tali: Feb 1 - Mar 4, 2025	✗	Started in December, not January
March extension: \$1,490	Cash payment mentioned, no documentation	✗	No proof provided
April 1 to June 31	Yoann: April 1 to June 30	✗	June 31 doesn't exist
\$1,933 x 3 months = \$5,799	Yoann lease (Apr-Jun) Amount not verified in docs	⚠	Need signed lease
July 1 to October 31	Mohamed: July 1 to October 30	✗	One day off
\$1,300 x 4 months = \$5,200	Mohamed lease confirms this	✓	Correct
November 1 to December 31 \$1,933 x 2 = \$3,866	Yoann returns Nov 1, 2025 Lease is 12 months (to Oct 2026)	⚠	Only claiming 2 months of 12-month lease
Annual Total: \$19,614	Actual Total: \$19,615.26	✗	\$1.26 off (rounding)

DOCUMENTATION STATUS

Income Period	Jay's Claim	Documents Provided
Thomas Soubagné Dec 22, 2024 - Jan 31, 2025	\$1,769.37	✓ Airbnb booking ✓ Guest profile ✓ Bank deposits (2) ✓ Total matches
Tali Lavi Feb 1 - Mar 4, 2025	\$1,490.89	✗ Nothing provided
Tali Extension March 2025	\$1,490.00	✗ Nothing provided
Yoann Della Croce Apr 1 - Jun 30, 2025	\$5,799.00 (\$1,933/mo)	✗ No lease provided
Mohamed Lardjoum Jul 1 - Oct 30, 2025	\$5,200.00 (\$1,300/mo)	✓ Lease agreement (IMG_2458.PNG)
Yoann Return Nov 1, 2025 - Oct 31, 2026	\$3,866.00 (Nov-Dec only)	⚠ Email confirmation (IMG_2501)

INSURANCE COMPANY'S QUESTIONS vs. AVAILABLE ANSWERS

Insurance Question	Can We Answer?	What We Have
1. Thomas Airbnb details Net amount after fees?	⚠ PARTIALLY	• Booking shows: \$2,070 total • Bank deposits: \$1,769.37 • Can calculate: \$300.63 in fees • Official statement: \$1,769.37
2. Tali Airbnb details Net amount after fees?	✗ NO	Nothing
3. March extension proof \$1,490	✗ NO	Only Jay's word that it was "cash"
4. Yoann return proof \$1,933/month from Nov 2025	⚠ PARTIALLY	• Email from Yoann confirming return • States: Nov 2025 - Oct 2026 • Every month is \$1,933 • Extents to Oct 2026 • Signed lease
		• Signed payment confirmation

NAME INCONSISTENCIES

Person	Jay's Insurance	Email	Jay's Oct 2 Email	Documentation	Correct Name
Thomas	"réservation" (unnamed)	"Thomas soubagne"	"Thomas Soubagné"	Thomas Soubagné	Thomas Soubagné
Tali	Not mentioned	"Tali Lavi"	Not provided	Tali Lavi	Tali Lavi
Yoann	Not named directly	"Yoann della Croce"	"Yoann Della Croce"	Yoann Della Croce	Yoann Della Croce
Mohamed	Not named directly	"Mohamed lard joue"	"Mohamed Lardjoum"	⚠ Mohamed Lardjoum	Mohamed Lardjoum

FINANCIAL SUMMARY

Jay's Claimed Annual Income (2025)



Thomas/Tali (Airbnb): \$3,259.00 ← \$1.26 off
Tali Extension (Cash): \$1,490.00
Yoann (Apr-Jun): \$5,799.00
Mohamed (Jul-Oct): \$5,200.00
Yoann (Nov-Dec): \$3,866.00

TOTAL: \$19,614.00
Average/month: \$1,635/mo

Actual Documented Amounts



Thomas (verified): \$1,769.37 ✓
Tali Feb (NO DOCS): \$1,490.89 X
Tali March (NO DOCS): \$1,490.00 X
Yoann Apr-Jun (NO LEASE): \$5,799.00 ?
Mohamed (verified): \$5,200.00 ✓
Yoann Nov-Dec (NO LEASE): \$3,866.00 ?

TOTAL: \$19,615.26

Documentation Confidence Level



FULLY DOCUMENTED: \$ 6,969.37 (36%) ✓ Ready for insurance
MISSING DOCS: \$ 2,980.89 (15%) X CRITICAL - no proof at all
NEED LEASES: \$ 9,665.00 (49%) ⚠ Have tenant info, need contracts

TOTAL: \$19,615.26 (100%)

KEY PROBLEMS AT A GLANCE

● CRITICAL ERRORS (Must Fix)

1. **"June 31"** - This date does not exist
2. **\$2,980.89 with zero documentation** (Tali Lavi bookings)
3. **Cash payment with no receipt**
4. **Wrong start date** (December not January)

● MODERATE ISSUES (Need to Address)

5. October 31 vs October 30 (1 day off)
6. Missing Airbnb payout statements
7. Missing lease agreements (Yoann's two periods)
8. Tenant name misspellings

● MINOR ISSUES (Should Improve)

9. \$1.26 arithmetic discrepancy
10. Incomplete explanation of 12-month lease (only claiming 2 months)

RECOMMENDED CORRECTIONS

Before Resubmitting to Insurance:

FIX IMMEDIATELY:

1. Change "31 juin" → "30 juin"
2. Change "31 octobre" → "30 octobre"
3. Change "début janvier" → "à partir du 22 décembre 2024"
4. Obtain ALL Tali Lavi documentation
5. Obtain cash receipt for March or explain payment method

GET BEFORE SUBMITTING: 6. Airbnb payout statements (Thomas & Tali) 7. Signed lease: Yoann April-June 2025 8. Signed lease: Yoann November 2025 - October 2026 9. Correct Mohamed's name to "Lardjoum" everywhere

EXPLAIN CLEARLY: 10. Net vs. Gross income for Airbnb bookings 11. Why only claiming 2 months of Yoann's 12-month lease (calendar year 2025 only) 12. Payment methods for each period

VERDICT

Category	Rating	Notes
Accuracy	POOR	Multiple factual errors, impossible dates
Completeness	POOR	15% of income has no documentation
Credibility	MEDIUM	Errors raise questions about record-keeping
Ready to Submit?	NO	Must gather missing docs and correct errors first

NEXT STEPS

Phase 1 - DOCUMENT COLLECTION (Do First)

- Get all Tali Lavi Airbnb documentation
- Get Tali Lavi bank deposit proofs
- Get March extension agreement + receipt
- Get both Yoann leases signed
- Get Airbnb payout statements

Phase 2 - CORRECTION (Do Second)

- Fix all date errors
- Fix all name spellings
- Clarify net vs gross amounts
- Explain payment methods

Phase 3 - RESUBMISSION (Do Last)

- Create clean statement with corrected info
- Attach ALL supporting documents, numbered
- Answer each of insurance's 4 questions directly
- Submit to insurance with confidence

STATUS: - HOLD - NOT READY FOR INSURANCE

Estimated Time to Fix: 2-5 days (depending on how quickly missing docs can be obtained)

Risk if Submitted As-Is: HIGH - Claim may be delayed, questioned, or denied