**Observation**

Inspection was undertaken at the subject property in the presence of the Insured to which the following storm damage was noted:

## Resultant Damage to Cottage Structure

### Uplifted Roof Sheets

1. From the Insured’s provided advice, a section of the roof sheets had been dislodged and uplifted to the nearby storage shed area due to the experienced heavy storm. **Image 3**
2. We understood that the roof structure has been underway with an ongoing renovation including the replacement of roof framework and roof sheets at the time of storm event.
3. At the time of our inspection, we noted the missing roof sheets had been replaced by Insured during the current construction works. **Image 4**
4. In our opinion, the cause of failure is due to the insufficient number of tie-down fixings during the incomplete renovation process.
5. In our opinion, given the unfinished state of roof renovation during the storm, the roof had not had the required uplift capacity to withstand the heavy wind load during the subject storm event.

### Damaged Window Panes

1. We confirm that we inspected three (3) damaged window panes within the dwelling front elevation. **Image 5 & 6**
2. From Insured’s account, the storm had caused debris from the construction material stored in front of the cottage building to blown off and damage the existing window panes along the front elevation.
3. As such, impact damage glass panes require to be removed and replaced to match existing.

## Resultant Damage to Hay Shed Structure

1. The subject Hay Shed structure is estimated to be no less than fifty (50) years old.
2. At the time of our inspection, we noted a section of the shed roof, including the roof sheeting, timber battens and rafters have been dislodged, due to the subject storm event. **Image 7 & 8**
3. From our inspection, we noted significant evidence of deterioration, wet rot and termite damages to the roof timber framework. **Image 9**
4. Moreover, the existing roof sheeting appeared to be in an unsatisfactory condition with evidence of surface corrosion throughout.
5. In our opinion, the observed damages to the shed roof have resulted from the long-term deterioration of the roof framework (including roof timber battens & rafters), and the tie-down connections which inevitable failure has only triggered by the experienced storm event.
6. Notwithstanding the above, we advise that the current construction of the subject roof framework **does not** meet the current requirements of the current Australian Standards and NCC BCA 2019 in providing a warrantable repair.
7. However, this report has been prepared to assist the cash settlement for the observed resultant damages due to the claimed storm event only and does not include the required upgrading works to the roof framework in accordance with the relevant Australian Standards, NCC BCA 2019 and Bushfire Attack Level (BAL) requirements.
8. In addition to the above, we noted one (1) of the existing timber posts have been subsided into the ground, which has caused noticeable deflection to the adjoining timber framework. **Image 10**
9. However, from the Insured’s account, we understood that the subsided timber post is a pre-existing issue, and as such, it has been excluded from this \claim.

## Resultant Damage to Timber Walkway

1. The construction of the walkway structure consists of timber posts supporting a timber-framed metal sheet roof. **Image 11**
2. Posts measured to be approximately 100mm x 100mm embedded into the ground. **Image 12**
3. The timber posts are in an extensively dilapidated condition with signs of wet rot, splitting and termite damage evidence throughout the walkway. **Image 13 & 14**
4. In our opinion, this has caused a continual reduction in post’s capacity, particularly about the base connection.
5. In our opinion, the observed damage is consistent with the failure of posts about the base due to reduction of the post capacity, which ultimately and inevitably failed subject to the wind load during the storm event.

## Miscellaneous

### Damaged Rural Fencing

1. According to the provided report prepared by (TBS), a tree has collapsed and damaged the existing rural boundary fence. **Image 15**
2. However, the damaged section of the fence has been removed and replaced by the Insured prior to our inspection.

### Damaged Light Post

1. We noted damage to the existing timber light pole with top dome fallen off due to the storm event, requiring removal and replacement inclusive of necessary electrical wiring and fixings to match the existing. **Image 16**

### Damaged Concrete Blockwork

1. We noted movement and rotation to the three (3) top courses of concrete blocks within the existing blockwork corresponding to the southern-eastern alignment of the main residence/cottage structure.
2. As such, allow for readjustment and reinstallation of the dislocated concrete blocks to match the existing. **Image 17**

**Discussion**

NA

**Conclusion**

## Cottage Structure

From the Insured’s provided advice, a section of the roof sheets had been dislodged and uplifted during the experienced storm event.

At the time of our inspection, the missing roof sheets had been replaced prior to our inspection by Insured during the current construction works.

In our opinion, the cause of failure is due to the insufficient number of tie-down fixings during the incomplete renovation process.

Further to the above, we noted three (3) damaged window panes within the dwelling front elevation, which require removal and replacement to match the existing.

From the Insured’s account, the storm had caused debris from the construction material stored in front of the cottage building to blown off and damaging the window panes.

## Hay Shed Structure

We noted a section of the shed roof, including the roof sheeting, timber battens and rafters had dislodged, due to the subject storm event.

In our opinion, the observed damages to the shed roof have resulted from the long-term deterioration of the roof framework (including roof timber battens & rafters), and the tie-down connections which subsequently failed due to the experienced storm event.

We advise that the current construction of the subject roof framework does not meet the current requirements of the Australian Standards and NCC BCA 2019 in providing a warrantable repair.

However, this report has been prepared to assist the cash settlement for the observed resultant damages due to the claimed storm event only and does not include the required upgrading works to the roof framework in accordance with the relevant Australian Standards, NCC BCA 2019 and Bushfire Attack Level (BAL) requirements.

## Timber Walkway

From our inspection, we noted significant evidence of wet rot, splitting and termite damage to the timber posts throughout the whole surface.

In our opinion, this has caused a long-term reduction in post’s capacity, particularly about the base connection.

In our opinion, the observed damage is resulted from the failure of posts about the base due to reduction of the post’s capacity, which ultimately and inevitably failed subject to the heavy wind during the storm event.

## Miscellaneous

### Damaged Rural Fencing

Subsequent to the subject storm event a tree has collapsed onto the existing adjacent rural boundary fence.

However, the damaged section of the fence has been removed and replaced by the Insured prior to our inspection.

### Damaged Light Post

We noted damage to the existing timber light pole top dome consistent with the storm event, requiring removal and replacement inclusive of necessary electrical wiring and fixings to match the existing.

### Damaged Concrete Blockwork

We noted movement and rotation to the three (3) top courses of concrete blocks located about the southern-eastern alignment of the cottage structure consistent with the storm event, requiring removal and replacement.