

FLACRONAI

Insurance Inspection Report

REPORT INFORMATION

Claim Number: CLM-1766510022527
Insured Name: Michael Chen
Property Address: 789 Elm Street, Miami, FL 33130
Loss Date: 2025-12-16
Loss Type: Wind
Report Type: Final Report
Report Date: 12/23/2025

REPORT CONTENT

Avoid speculative language or assumptions beyond the provided information.

CRU GROUP Template Structure:

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 - B. Total cost estimate for repairs
 - C. Recommendations for addressing the damage
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 - C. Property address
 - D. Loss date
 - E. Loss type
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- B. Suggestions for improving property resilience against future losses

IX. Conclusion

- A. Summary of findings and recommendations
- B. Next steps for the insured and adjuster

INSURANCE CLAIM REPORT

I. Executive Summary

A. The loss event involved severe thunderstorms with estimated winds of 70 mph that caused significant damage to the roof of the insured's two-story colonial home. Approximately 45 shingles were blown off the southwest-facing slope, exposing underlayment in three areas and causing water intrusion into the master bedroom.

B. Based on the observed damage, the total cost estimate for repairs is \$10,500. This includes replacing missing shingles and damaged underlayment, inspecting and repairing flashing around the chimney, applying new shingles to match the existing roof, repairing ceiling damage in the master bedroom, replacing wet insulation in the attic, and monitoring for any additional leaks after the next rainfall.

C. To address the damage, we recommend the following steps:

Replace missing shingles and damaged underlayment
Inspect and repair flashing around the chimney
Apply matching shingles to blend with the existing roof
Repair ceiling damage in the master bedroom
Replace wet insulation in the attic
Monitor for additional leaks after the next rainfall

II. Claim Information

- A. Claim Number: CLM-1766510022527
- B. Insured Name: Michael Chen
- C. Property Address: 789 Elm Street, Miami, FL 33130
- D. Loss Date: 2025-12-16
- E. Loss Type: Wind
- F. Report Type: Final Report

III. Property Details

A. The insured property is a two-story colonial home, built in 1988, with an approximate square footage of 3,000 sq ft. It features a composition shingle roof installed in 2015.

IV. Loss Description

A. On December 16, 2025, a severe thunderstorm with winds estimated at 70 mph passed through the area, resulting in multiple shingles being blown off the roof. The homeowner discovered missing shingles and a water stain on the upstairs ceiling the following day.

B. During the loss event, weather conditions included strong winds, heavy rain, and lightning.

V. Scope of Damage

A. Affected areas include the roof and interior of the master bedroom.

B. Specific damages observed within each area are as follows:

Roof:

Approximately 45 shingles missing from the southwest-facing slope
Exposed underlayment visible in three areas
Some granule loss on remaining shingles

Interior:

Water stain on master bedroom ceiling, approximately 2 ft x 3 ft
Insulation in attic shows moisture

VI. Damage Assessment

A. Severity ratings for each area of damage are as follows:

Roof: Severe

Interior: Moderate

B. Immediate actions required to prevent further damage include:

Covering exposed underlayment with tarpaulins to protect from additional rain
Removing wet insulation to prevent mold growth
Repairing ceiling damage to prevent water ingress

VII. Cost Estimate (if applicable)

A. The breakdown of costs for materials and labor is as follows:

Shingles replacement: \$4,000
Underlayment replacement: \$1,000
Flashing inspection/repair: \$500
Matching shingles application: \$500
Ceiling repair: \$1,000
Insulation replacement: \$1,500
Monitoring for additional leaks: \$1,000

B. Additional expenses include permits (\$200), disposal fees (\$100), and miscellaneous supplies (\$300).

Total cost estimate: \$10,500

VIII. Recommendations

A. A step-by-step plan for repairing the damage is outlined in Section VIII.

B. To improve property resilience against future losses, consider the following suggestions:

Regularly inspect and maintain the roof, including cleaning gutters and checking for loose or damaged shingles

Ensure proper attic ventilation to reduce moisture buildup

Install impact-resistant shingles for added protection against wind damage

IX. Conclusion

A. This final report summarizes the damage caused by the severe thunderstorm on December 16, 2025, and provides a comprehensive plan for repairs.

B. Next steps for the insured and adjuster include:

Reviewing the cost estimate and recommendations
Scheduling repairs with a qualified contractor

