

FLACRONAI

Insurance Inspection Report

REPORT INFORMATION

Claim Number:	CLM-1766511654417	Loss Date:	2025-12-16
Insured Name:	Michael Chen	Loss Type:	Wind
Property Address:	789 Elm Street, Miami, FL 33130	Report Type:	Final Report
Report Date:	12/23/2025		

REPORT CONTENT

Use bullet points where appropriate.

CRU Group Template Structure:

- I. Executive Summary
 - A. Brief overview of the claim
 - B. Key findings
 - C. Recommendations
- II. Claim Information
 - A. Claim number
 - B. Insured name
 - C. Property address
 - D. Loss date
 - E. Loss type
 - F. Report type
- III. Property Details
 - A. Description of property
 - B. Age of property
 - C. Size of property
 - D. Roof type and age
- IV. Loss Description
 - A. Weather event details
 - B. Damages observed
- V. Scope of Damage
 - A. Exterior damage
 - B. Interior damage

- VI. Damage Assessment
 - A. Extent of damage
 - B. Impact on property value
 - C. Safety concerns
- VII. Cost Estimate (if applicable)
 - A. Detailed breakdown of costs
 - B. Justification for estimates
- VIII. Recommendations
 - A. Immediate actions required
 - B. Long-term solutions
 - C. Preventive measures
- IX. Conclusion
 - A. Summary of findings
 - B. Next steps for insured
 - C. Final thoughts

INSURANCE CLAIM REPORT

I. Executive Summary

This final report summarizes the extensive damage caused by severe wind gusts during a thunderstorm on December 16, 2025, to Mr. Michael Chen's residence located at 789 Elm Street, Miami, Florida. The primary damages include missing and damaged roof shingles, exposed underlayment, and water intrusion leading to interior ceiling damage. This report provides a detailed assessment of the damages, recommendations for repairs, and cost estimates.

Key Findings:

Severe weather event resulted in significant roof damage, including missing shingles, exposed underlayment, and granule loss.

Interior ceiling damage was identified in the master bedroom due to water intrusion.

Moisture detected within the attic insulation indicates potential ongoing issues if not addressed promptly.

Recommendations:

Prompt replacement of missing shingles, damaged underlayment, and flashing around the chimney.
Ceiling repair in the master bedroom to restore its appearance and prevent further deterioration.
Attic insulation replacement to mitigate future moisture risks.

II. Claim Information

Claim Number: CLM-1766511654417

Insured Name: Michael Chen

Property Address: 789 Elm Street, Miami, FL 33130

Loss Date: December 16, 2025

Loss Type: Wind

Report Type: Final Report

III. Property Details

Description: Two-story colonial home

Age: Built in 1988

Size: 3,000 sq ft

Roof Type and Age: Composition shingle roof installed in 2015

IV. Loss Description

Weather Event Details: A severe thunderstorm with estimated wind speeds of 70 mph traversed the area on the loss date.

Damages Observed:

Missing or damaged shingles on the southwest-facing slope

Visible underlayment in three locations

Granule loss on remaining shingles

Water stain on the master bedroom ceiling

Moisture detected within the attic insulation

V. Scope of Damage

Exterior Damage:

Approximately 45 shingles missing from the southwest-facing slope

Exposed underlayment visible in three areas

Flashings around the chimney require inspection and possible repair

Interior Damage:

Water stain on the master bedroom ceiling, measuring 2 ft x 3 ft

Wet insulation in the attic

VI. Damage Assessment

Extent of Damage: The damage is primarily focused on the roof and extends into the interior of the home.

The extent of the damage suggests that it will require professional restoration services to return the property to pre-loss condition.

Impact on Property Value: Untreated damage can lead to further deterioration, potentially affecting the overall property value negatively. Timely repairs will help maintain the property's market value.

Safety Concerns: The presence of exposed underlayment and wet insulation poses safety hazards, such as electrical risks and mold growth. These should be addressed immediately to ensure the safety of the occupants.

VII. Cost Estimate (if applicable)

The following cost estimates are based on industry standards and local pricing trends. Actual costs may vary depending on the chosen contractors and materials.

Roof Replacement/Repair: \$6,500

Materials: New shingles, underlayment, flashing

Labor: Roofing specialists

Interior Repairs: \$2,