

# FLACRONAI

## Insurance Inspection Report

### REPORT INFORMATION

Claim Number: CLM-1761368016471  
Insured Name: Michael Chen  
Property Address: 789 Elm Street, Miami, FL 33130  
Loss Date: 2025-10-18  
Loss Type: Wind  
Report Type: Final Report  
Report Date: 10/25/2025

### REPORT CONTENT

**REMARKS** Thank you for the assignment. An inspection was conducted on October 25, 2025. This report details our findings regarding the Wind loss at the insured property.

**RISK** The risk is a two-story wood-framed residential dwelling with a composition shingle roof and stucco siding in good condition. The property consists of approximately 3,000 square feet of living space. The occupancy is consistent with the policy declarations as a primary residence. **ITV (Insurance to Value)** Based on the property size, construction quality, and current market conditions, the limit of insurance appears adequate for this risk.

**OCCURRENCE** On 2025-10-18, a Wind occurred at the insured location resulting in property damage. A severe thunderstorm with high winds moved through the area, lifting and removing a section of shingles from the roof. This breach in the roof system allowed for water intrusion during the storm, causing subsequent damage to the interior of the home. The cause of loss is confirmed as Wind per field inspection.

**COVERAGE** The risk is insured with the above stated limits, policy forms, and deductible. All aspects pertaining to coverage are submitted for the carrier's review and final disposition. No pertinent exclusions or limitations were observed during our inspection.

**DWELLING DAMAGE** Exterior: The southwest slope of the roof sustained significant wind damage, with approximately 45 composition shingles missing. This has exposed the underlayment in three distinct areas. Moderate granule loss was noted on the surrounding shingles on this slope. No damage was observed to the stucco siding, windows, doors, or foundation on any of the four elevations of the home. Interior: The Master Bedroom, located on the second floor, has a water stain on the ceiling measuring approximately 2 feet by 3 feet. An inspection of the attic space directly above this room confirmed the presence of damp blown-in insulation. No other rooms sustained any interior water damage.

**Emergency services:** Emergency mitigation services are expected for this loss, specifically for roof tarping to prevent further water intrusion.

**OTHER STRUCTURES DAMAGE** The insured did not sustain damage to other structures. No damage to other structures was observed during our inspection.

**CONTENTS DAMAGE** The insured did not sustain damage to contents or personal property. No contents damage was reported or observed.

**ALE / FMV CLAIM** The risk did not become uninhabitable as a result of this loss. Additional Living Expenses (ALE) and Fair Market Value (FMV) claims are not anticipated at this time.

**SUBROGATION / SALVAGE** Our investigation did not reveal any third-party liability; therefore, subrogation potential is

not present at this time. **WORK TO BE COMPLETED / RECOMMENDATION** We recommend payment of claim on a Replacement Cost Value basis. The necessary work includes repair of the damaged roof slope and interior repairs to the master bedroom ceiling, including insulation replacement, drywall sealing, and painting. Thank you for the opportunity to be of service to you and your policyholders. **ASSIGNMENT** Assignment was received on October 25, 2025 to inspect the insured's property damages resulting from Wind. Contact was established with the insured on October 25, 2025 and inspection of the risk was completed on October 25, 2025. The following parties were present during our inspection: Michael Chen (Insured), 305-555-1234. A full inspection was conducted for the Wind damages at the risk location, and we have outlined our findings in this report for your review and consideration. **INSURED Named** insured is confirmed to be Michael Chen which matches the provided policy information. The best contact number for the insured is 305-555-1234 and email is m.chen@emailprovider.com. **RISK** The loss notice and policy information confirm the risk is located at 789 Elm Street, Miami, FL 33130. **OWNERSHIP / INSURABLE INTEREST (Mortgagee)** Please confirm ownership and if there are any mortgagees on the risk location. **LOSS AND ORIGIN** Confirmed Date of Loss: 2025-10-18 Confirmed Cause of Loss: Wind A severe thunderstorm passed over the risk location on the evening of October 18, 2025. The insured, Michael Chen, was home at the time and heard the strong winds. The following morning, on October 19, 2025, Mr. Chen discovered several shingles in his yard. Upon further investigation from the ground, he noticed a section of missing shingles on the roof. Later that day, he observed a water stain forming on the ceiling of the upstairs master bedroom, at which point he initiated the claim. The cause of loss is clearly wind, which compromised the roof covering and allowed for resultant water intrusion. **DAMAGES DWELLING: ROOF:** Type: Composition Shingle Age: 10 years Condition: Fair Layers: Single layer Pitch: Medium slope Drip Edge: Present Damages: The southwest facing slope of the roof has approximately 45 missing shingles across a 10 foot by 10 foot area. The underlayment is exposed and torn in three places within this section. Surrounding shingles on the same slope exhibit moderate granule loss consistent with wind uplift. We recommend replacing the shingles on the entire southwest slope to ensure proper sealing and a uniform appearance. **EXTERIOR:** Front Elevation: No visible or related damages were observed to the Front Elevation during our inspection. Right Elevation: No visible or related damages were observed to the Right Elevation during our inspection. Left Elevation: No visible or related damages were observed to the Left Elevation during our inspection. Rear Elevation: No visible or related damages were observed to the Rear Elevation during our inspection. **INTERIOR:** Master Bedroom: A water stain measuring approximately 2 feet by 3 feet is present on the drywall ceiling. An inspection of the attic confirmed that the blown-in insulation directly above the stained area is damp. No damage was noted to walls, flooring, or fixtures. Recommended repairs include removing and replacing approximately 10 square feet of damp insulation, applying a stain-blocking primer to the affected drywall, and repainting the entire ceiling to match. **OTHER STRUCTURES:** No damage to other structures was observed during our inspection. **EXPERTS** No experts were retained or recommended for this loss. **OFFICIAL REPORTS** No official reports were provided or pending with this assignment. **SUBROGATION** Subrogation Potential: No Remarks: Our investigation did not reveal any third-party liability or product defects; therefore, subrogation potential is not present at this time. The damage is the result of a weather event. **SALVAGE** An inspection of the damaged property determined that there is no viable salvage opportunities associated with this claim. **ACTION PLAN/PENDING ITEMS**

**At this time, no further items are pending. Should any additional activity be required to conclude this claim, please contact us. RECOMMENDATION Based on our inspection and the factors outlined in this report, we recommend claim payment. The observed damages are direct, sudden, and accidental, and are consistent with the reported cause of loss. DIARY DATE No diary date required at this time. Thank you for allowing FlacronAI to be of service to you on this loss.**

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