

FLACRONAI

Insurance Inspection Report

REPORT INFORMATION

Claim Number: CLM-092345
Insured Name: John D. Peterson
Property Address: 1247 Pinewood Drive, Austin, TX 78745
Loss Date: 2025-10-23
Loss Type: Wind
Report Type: Final Report
Report Date: 10/24/2025

REPORT CONTENT

REMARKS Thank you for the assignment. An inspection was conducted on October 24, 2025. This report details our findings regarding the Wind loss at the insured property.

RISK The risk is a one-story wood-framed residential dwelling with a brick veneer exterior, an asphalt shingle roof and vinyl siding in good condition. The property consists of approximately 1,850 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 2025-10-23, a Wind occurred at the insured location resulting in property damage. A severe thunderstorm with high velocity winds moved through the area, causing a large limb from a mature oak tree to break and fall onto the roof of the dwelling. The impact caused direct damage to the roof structure and the interior ceiling of the room below. 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: Inspection of the asphalt shingle roof revealed impact damage on the rear slope, directly over the master bedroom. An area approximately 10 feet by 10 feet has sustained damage to the shingles, underlayment, and plywood decking. The front, left, and right elevations, including siding, windows, and doors, were inspected and found to be free of any related wind damage. The foundation appears sound.

Interior: The Master Bedroom has sustained damage as a result of the roof impact. The ceiling drywall has several stress fractures and a visible sag in the area directly below the point of impact. No water staining was observed at the time of inspection. All other rooms, including the living room, kitchen, and other bedrooms, were inspected and no related damages were found.

Emergency services: Emergency mitigation services are expected for this loss. A roof tarp is necessary to prevent further damage from potential water intrusion.

OTHER STRUCTURES DAMAGE The insured did sustain damage to other structures. Approximately 40 linear feet of the 6-foot wood privacy fence in the backyard was blown down by the wind. The posts have been broken at the ground level.

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 the claim on an RCV basis once a detailed estimate for repairs is submitted and reviewed. The necessary repairs include roof repair, interior drywall repair and paint, and fence replacement. Thank you for the opportunity to be of service to you and your policyholders. ASSIGNMENT Assignment was received on October 24, 2025 to inspect the insured's property damages resulting from Wind. Contact was established with the insured on October 24, 2025 and inspection of the risk was completed on October 24, 2025. The following parties were present during our inspection: John D. Peterson (Insured). 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 John D. Peterson which matches the provided policy information. The best contact number for the insured is 512-555-0182 and email is j.peterson@emailprovider.com. RISK The loss notice and policy information confirm the risk is located at 1247 Pinewood Drive, Austin, TX 78745. OWNERSHIP / INSURABLE INTEREST (Mortgagee) Please confirm ownership and if there are any mortgagees on the risk location. LOSS AND ORIGIN Confirmed Date of Loss: 2025-10-23 Confirmed Cause of Loss: Wind During the late evening of October 23, 2025, a severe thunderstorm passed through the Austin area. The insured, John Peterson, was home at the time and reported hearing a loud crash around 10:00 PM. The following morning, he went outside to inspect and discovered a large oak tree limb had fallen onto the rear portion of his roof. Our inspection confirms that the cause of the damage is the direct impact of the tree limb, which fell as a result of high winds associated with the storm system. DAMAGES DWELLING: ROOF: Type: Laminated Asphalt Shingle Age: Approximately 10 years Condition: Good Layers: Single layer Pitch: Medium slope (6/12) Drip Edge: Present Damages: A large tree limb caused significant impact damage to the rear slope of the roof. A 10-foot by 10-foot area will require repair, including the removal and replacement of shingles, felt underlayment, and two sheets of 7/16-inch plywood roof decking. The surrounding shingles appear to be in good condition. 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: Aside from the roof damage detailed above, no other wind-related damages were observed to the siding, windows, or doors of the Rear Elevation. INTERIOR: Master Bedroom: The ceiling drywall has sustained stress fractures and minor sagging directly below the exterior point of impact. Repair will require securing the existing drywall, applying joint compound, and texturing to match. We recommend painting the entire ceiling from corner to corner to ensure a uniform finish. No other interior damages were noted in this room. Living Room: No damage observed. Kitchen: No damage observed. Guest Bedroom: No damage observed. OTHER STRUCTURES: A 40-foot section of the 6-foot-tall cedar privacy fence located in the backyard has been blown over. This includes five 8-foot sections and associated posts. The fence will require replacement. 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. 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 issuing payment for the covered damages upon receipt and review of a contractor's estimate. The damages observed 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.