

## **General Loss Report**

### **Date of Loss:**

[DATE\_LOSS]

### **Insurable Interest:**

[INSURED\_NAME] & [MORTGAGE\_CO]

[INSURED\_H\_STREET] [INSURED\_H\_CITY], [INSURED\_H\_STATE] [INSURED\_H\_ZIP]

### Dwelling Description:

The Dwelling risk is a 1 story residential building with 25 year 3 tab shingles on the roof and brick veneer on the elevations.

Dwelling is a (one story, raised ranch, one and one-half story, two story, etc.) wood framed house with (25 year 3-tab composition shingles, 30-year laminate shingles, wood shakes etc.).

### Property Condition:

Dwelling Roof: Front slope has 13 wind damaged shingles. Missing/damaged shingles from wind. Rear slope has 150 wind damaged shingles. Missing/damaged shingles from wind.

Front Elevation: Fascia displaced.

Right Elevation: Right elevation is free from wind damage.

Rear Elevation: Fascia damaged. Fascia damaged/displaced. A.C unit free from damage.

Missing/damaged fascia.

Left Elevation: Fascia displaced.

Detached Garage Roof: Right slope is free from wind damage. Left slope has 26 wind damaged shingles. Missing/damaged shingles from wind. Rear slope free from storm damage.

Detached Garage Elevations: Front elevation is free from wind damage. Right elevation is free from wind damage. Rear elevation is free from wind damage. Left elevation is free from wind damage.

Fence: 5 panels missing from front run of fence. One gate is missing from storm. 10 panels missing and damaged from storm. 5 panels missing from left run. One small gate missing from left run.

Pool: During the storm the fence panels were seen by the member flying into pool causing rips and damages.

No discernible concerns or increased risks were noted at the insured property during our physical inspection of the premises. (Be sure to describe the general condition of the property, *list Items of concern, (deferred maintenance, aggressive breed of canine, unsecured pool area, unaddressed prior losses) were noted as documented in the attached photo report.*

### Inspection:

Risk Overview: The Dwelling risk is a 1 story residential building with 25 year 3 tab shingles on the roof and brick veneer on the elevations. The members mortgage company was verified as . The member had power outage on the DOL resulting in of food loss of \$500.

Dwelling Roof: The dwelling roof is a 5/12 one story gable roof with 25 year 3-tab shingles installed as a single layer. Felt and drip edge is present. The roof is approximately 20 years old. Single layer, drip edge. 5/12 pitch. 25 year 3 tab shingles. 1 ft overhang. Roof overview. PVC ridge vent. 5 pipe jacks. Front slope overview. Front slope is North facing. Rear slope overview.

Front Elevation: Front elevation overview.

Right Elevation: Right elevation overview.

Rear Elevation: Rear elevation overview.

Left Elevation: Left elevation overview.

Detached Garage: Detached garage overview.

Detached Garage Roof: Detached garage roof is comprised of 3-tab shingles. Single layer, drip edge. 25 year 3-tab shingles. 6/12 pitch. Roof overview. PVC ridge vent. Right slope overview. Left slope overview. Rear slope overview.

Detached Garage Elevations: Front elevation overview. Right elevation overview. Rear elevation overview. Left elevation overview.

Fence: The members privacy fence is comprised of 6 foot high PVC panels. All runs of the PVC privacy fence are owned by the member. The runs of the PVC fence are front right and left facing. Front run overview. Right run overview. Left run overview.

Pool: Pool overview. Pool filtration system.

Arrived as scheduled and conducted an inspection of the member's property located at [INSURED\_H\_STREET] [INSURED\_H\_CITY], [INSURED\_H\_STATE] [INSURED\_H\_ZIP] on [DATE\_INSPECTED] with the member, [INSURED\_NAME] present. The inspection revealed the following;

#### **Dwelling**

**Roof** - Roof has a (25 year 3-tab composition, 30 year laminate, wood shake etc.) roof with a \*/12 pitch and ("X" number of layers) noted. Per the member, the roof is approximately ("X") years of age. Claim was submitted for possible (wind, hail, wind/hail, etc.) damage. Inspection of the roof revealed visible (wind, hail, wind/hail) damage to all slopes of the roof. **(Dwelling roof, all roofs) was/were manually hand sketched, and measurements obtained while on-site or Sketch and measurements obtained from (XYZ Company)**

**Front Elevation** - Inspection of the front elevation revealed (wind, hail, wind/hail, etc.) damage to the aluminum fascia and to the vinyl siding. (wind, hail, wind/hail, etc.) damage was also noted to the aluminum window wraps.

**Right Elevation** - Inspection of the right elevation revealed no visible storm related damage.

**Back Elevation** - Inspection of the back elevation revealed no visible storm related damage.

**Left Elevation** - Inspection of the left elevation revealed no visible storm related damage.

**Interior** - Member has stated that no storm related interior damage has been noted at the time of this report.

#### **Other Structures**

**Roof** - Roof has a (25 year 3-tab composition, 30 year laminate, wood shake etc.) with a \*/12 pitch and ("X" number of layers) noted. Per the member, the roof is approximately "X" years of age. Inspection of the roof revealed visible (wind, hail, wind/hail, etc.) damage to both slopes.

**Front Elevation** - Inspection of the front elevation revealed no visible storm related damage.

**Right Elevation** - Inspection of the right elevation revealed no visible storm related damage.

**Back Elevation** - Inspection of the back elevation revealed no visible storm related damage.

**Left Elevation** - Inspection of the left elevation revealed no visible storm related damage.

#### **Contents**

No contents loss being reported at the time of this report, with no contents damage being noted during the inspection.

#### **Review**

The scope of the damages was reviewed with [INSURED\_NAME]. We informed the member that we as the adjuster have no authority to discuss coverages or make decisions regarding coverage and payments, and recoverable depreciation may be applied to the dwelling and other buildings depending on the estimated cost of the damages and the thresholds set by USAA. We also explained the process of how to recover the depreciation if it has been applied to the loss after the repairs had been completed, and upon completion of this explanation the member stated they understood with no further questions at this time. **We also asked the member if they accessed their account online at usaa.com, the member stated they did.** We informed the member that they would also be able to find a copy of their estimate online after it had been reviewed and approved, stating again that all final decisions regarding coverage and payment rested solely with USAA. **NOTE: If the member does not access their account online, then use the following:** We also asked the member if they accessed their account online, the member advised they did not. We then informed the member that we would request that a hard copy be mailed to them.

**Supplement**

(Put "N/A" if it is the original inspection and delete this paragraph. If conducting a supplemental inspection, place date of supplemental inspection, as well as all pertinent information regarding the details of the secondary inspection. Include who was present, what was discussed, and what was revised in the estimate, if applicable. Also remember to place any added or revised estimate line items in bold.)

**Priors:**

(A thorough search for prior claims must be conducted before conducting the inspection so that any unrepairs damages allowed for on a prior loss can be fully documented, and to prevent any overlapping damages in the current estimate. If prior losses exist, please make sure to explain in detail if the repairs were made prior to this loss, or if there were any overlapping damages. Refer to "Request an Estimate for a USAA Prior Loss job aid and the ISO Prior Claims Search job aid in the Adjuster Packet for additional information.)

**Code Items**

(Code items must be addressed up front and must have supporting documentation. Need to address/explain any items included as a code upgrade. Must also specify that all supporting documents were uploaded into XactAnalysis. If there are no line items to be included, then indicate that no code items were included in the estimate.)

**Overhead & Profit**

(Explain why you included or why you did not apply O/P, for example "Overhead and Profit has been applied to this estimate due to the size of the loss with multiple skilled trades involved, in which a General Contractor will most likely be used." If you are not applying O/P, some examples are "Overhead and Profit has not been applied to this loss as the member has advised they will use separate contractors for the different trades.", or "The damage noted on this loss does not include multiple skilled trades, in which a General Contractor would not be required."

**MICA/QA Assist**

Was MICA/QA Assist referral created? (Please remember that this is now required on all USAA claims.) If yes, were any exceptions triggered? If MICA/QA Assist referral was not created, please explain why.

**Mortgagee Information**

The mortgage information has been reviewed and confirmed with (Name whom you spoke with and verified mortgagee information) , mortgage company has been verified as [MORTGAGEE].

**Cause and Origin:**

This loss was reported as due to [TOL\_CODE] damage, with a date of loss of circa [DATE\_LOSS]. This assignment was received from your office on [DATE\_RECEIVED].

**Subrogation:**

No potential of subrogation found, as this loss is weather related.

**Salvage:**

No salvage opportunities noted.