

Insurance Damage Estimate

Version: 1.0 Generated: 2025-08-18T12:00:00Z Currency: USD

Total Project Cost: USD 5,800.00

Estimate reasoning

Observed damage: significant wind uplift to roof covering in the photographed area with multiple missing/loosened shingles, torn underlayment, and exposed roof sheathing. Wind damage pattern (lifted shingle tabs and torn felt) indicates immediate water intrusion risk. Assumptions: affected roof area localized to a patch approximately 12 - 30 sq ft of exposed decking but shingles adjacent show compromised attachment, therefore recommended scope is emergency tarping, removal of all damaged shingles and underlayment within the affected field, inspection and replacement of any damaged roof sheathing (plywood), installation of new underlayment and a like-for-like architectural shingle patch or replacement of the roof plane if fastening/weatherproofing is compromised beyond the photographed area. Estimate components included in total_project_cost: emergency tarp and labor, removal/disposal of damaged shingles and underlayment, replacement of one sheet (4'x8') of roof sheathing if required, new underlayment, flashing repairs around nearby penetrations, re-roofing of the affected plane with matching architectural shingles, and permitting/cleanup. Pricing is a field patch/replacement estimate based on typical residential roofing labor and material costs for wind damage; final cost may increase if additional decking replacement, larger roof plane replacement, or interior water damage is discovered on closer inspection.

version	1.0
generated_at	2025-08-18T12:00:00Z
currency	USD
peril	wind
location	Residential - roof (photo supplied)
items	[]
summary	{'total_project_cost': 5800, 'estimate_reasoning': "Observed damage: significant wind uplift to roof covering in the photographed area with multiple missing/loosened shingles, torn underlayment, and exposed roof sheathing. Wind damage pattern (lifted shingle tabs and torn felt) indicates immediate water intrusion risk. Assumptions: affected roof area localized to a patch approximately 12 - 30 sq ft of exposed decking but shingles adjacent show compromised attachment, therefore recommended scope is emergency tarping, removal of all damaged shingles and underlayment within the affected field, inspection and replacement of any damaged roof sheathing (plywood), installation of new underlayment and a like-for-like architectural shingle patch or replacement of the roof plane if fastening/weatherproofing is compromised beyond the photographed area. Estimate components included in total_project_cost: emergency tarp and labor, removal/disposal of damaged shingles and underlayment, replacement of one sheet (4'x8') of roof sheathing if required, new underlayment, flashing repairs around nearby penetrations, re-roofing of the affected plane with matching architectural shingles, and permitting/cleanup. Pricing is a field patch/replacement estimate based on typical residential roofing labor and material costs for wind damage; final cost may increase if additional decking replacement, larger roof plane replacement, or interior water damage is discovered on closer inspection.", 'future_actions': ['Immediate emergency tarp to prevent further water intrusion (perform within 24–48 hours).', 'Full on-site roof inspection by a licensed roofing contractor to measure damaged area, confirm extent of decking damage, and provide a line-item roofing scope & invoice.', 'Replace all damaged shingles and underlayment in the affected roof plane; replace any compromised roof sheathing discovered during tear-off.', 'Inspect attic/ceiling for water intrusion and document any interior damage (insulation, drywall, electrical) for supplemental repairs.', 'Obtain at least two competitive contractor estimates and preserve all receipts/photos for insurance claim documentation.', 'Coordinate with the insurer to schedule scopes, adjuster inspections, and authorization prior to non-emergency replacement work.']}