

## **General Loss Report**

### **Date of Loss:**

9/28/2024

### **Insurable Interest:**

Richard Daly  
392 HEATH STBAXLEY, GA31513-9214

### **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.

### **Property Condition:**

No discernible concerns or increased risks were noted at the insured property during our physical inspection of the premises.

### **Inspection:**

Arrived as scheduled and conducted an inspection of the member's property located at 392 HEATH ST BAXLEY, GA 31513-9214 on 11/13/2024 with the member, Richard Daly present. The inspection revealed the following.

### **Dwelling**

**Roof** - Roof has a 25 year 3-tab shingle roof with a 5/12 pitch and 1 layer noted. Per the member, the roof is approximately 20 years of age. Claim was submitted for possible damage due to Hurricane Helene. Inspection of the roof revealed Choose an item. damage to all slopes of the roof. The roof measurements were obtained from Sketch X.

Our inspection revealed wind damage to the roof covering of the dwelling.

**Front Slope**- Front slope has 13 wind damaged shingles

**Right Slope**- No damage

**Rear Slope**- Rear slope has 150 wind damaged shingles

**Left Slope**- No damage

The remaining slopes were inspected and found to be free from storm-related damage.

The roof has wide spread damage that accounts for over 70% of the roof surface,. Based upon the above conditions and the estimated age and condition of the roof shingles this damage warrants a full replacement of the entire roof surface of the building. Line items have been added accordingly. Please see attached sketch and photo report for additional detail.

### **Elevations**

**Front elevation**- - Fascia displaced

**Right elevation**- Right elevation is free from wind damage

**Rear elevation**- Fascia missing, soffit displaced

**Left elevation**- Fascia displaced

The Siding, Soffit, Fascia, Windows, Doors, Gutters, and Downspouts on all remaining elevations have been inspected and found to be free from storm related damages. Please see photos for additional detail.

### **Interior**

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

### **Other Structures**

**Detached Garage-** Detached garage roof is comprised of 3-tab shingles, 25 year 3-tab shingles.

**Right slope-** Right slope is free from wind damage

**Left slope-** Left slope has 26 wind damaged shingles

### **Elevations**

**Front elevation-** - Front elevation is free from wind damage

**Right elevation-** Right elevation is free from wind damage

**Rear elevation-** Rear elevation is free from wind damage

**Left elevation-** Left elevation is free from wind damage

**Fencing:** 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.

Fencing has been damaged during the storm and needs to be repaired as follows:

**Front Run** 5 panels missing from front run of fence, One gate is missing from storm

**Right Run:** 10 panels missing and damaged from storm

**Rear Run:** No damage

**Left Run:** 5 panels missing from left run

Line items have been added to account for these repairs. Please see photo report for additional detail.

### **Contents**

The member had power outage on the DOL resulting in of food loss of \$500.

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

**Additionally the following items were reported damaged by storm, member sent photos of the damaged items.**

1. Wheel Barrow
2. Car Top Storage
3. Flag Pole

### **Review**

The scope of the damages was reviewed with Richard Daly. 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.

### **Supplement**

N/A

### **Priors:**

No prior losses for this address

**Code Items**

N/A

**Overhead & Profit**

Overhead and Profit have not been added to the estimate as the use of a General Contractor is not anticipated.

**MICA/QA Assist**

MICA/QA Assist was utilized. Mica came back stating that fencing items should be remove and replace. However the fencing items have been blown off by wind and would not constitute removal labor

**Mortgagee Information**

The mortgage information has been reviewed and confirmed Richard Daly, mortgage company has been verified as PennyMac.

**Cause and Origin:**

This loss was reported as due to WIND damage, with a date of loss of circa 9/28/2024. This assignment was received from your office on 11/8/2024.

**Subrogation:**

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

**Salvage:**

No salvage opportunities noted.