**Not observed**

**GuideOne Insurance Company**

**FINAL REPORT**

**DATE OF INSPECTION:**

On 10/21/2024, Steven Kujawski, inspected the property located at Not observed, Not observed, Not observed Not observed at the designated time as directed by the insured, [XM8\_INSURED\_NAME].

**CAUSE & ORIGIN:**

#### This [XM8\_TOL\_DESC] loss appears to have occurred on 12/16/2024 as reported.

This [XM8\_TOL\_DESC] loss has originated {Describe where the loss originated here}

Frozen Pipe Details:

1. The burst section of copper PVC pipe was kept after being replaced which shows a crack in the PVC consistent with freeze. a visible bulge consistent with freeze damage to a copper pipe. Please see photo report for additional detail.
2. The building appears to be occupied unoccupied vacant. The insured stated the risk is a vacation home that is checked on once a month during winter months. They stated the last time they checked on the home was six days prior to the reported loss date.
3. The insured stated that the vacation home was winterized by a plumber. As such, they stated that the thermostat was set to 40 degrees. The plumber’s contact information has been listed below in the subrogation section of this report.
4. It appears as though the heat was not maintained as the thermostat was set to 69 50 degrees and toggled to the on off position at the time of our inspection and the insured stated they did not have any interruption in utility service leading up to the loss.
5. The HVAC vents did not appear to be covered at the time of our inspection.

**INSURED CLAIMED DAMAGES:**

The insured has filed the claim as they noticed damage to their **XX** and they are claiming said damage.

**OUR INSPECTION FINDINGS:**

**ROOFING:**

There are no exterior damages involved with this loss.

<<< G1: Slopes greater than 6/12 require 30 lb. felt>>>

<<<Roofing waste: 0‐4 slopes—7% waste 5‐15 slopes—10% waste 16 or

more—15% waste>>>

Our inspection revealed severe hail damage to the roof covering of the building.

***Front Slope***- 10 hail damaged shingles were found in a test square.

***Right Slope***- 10 hail damaged shingles were found in a test square.

***Rear Slope***- 10 hail damaged shingles were found in a test square.

***Left Slope***- This slope was inspected and found to be free from storm related damages.

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

***Front Slope***- Wind has damaged 10 shingles on this slope.

***Right Slope***- Wind has damaged 10 shingles on this slope.

***Rear Slope***- Wind has damaged 10 shingles on this slope.

***Left Slope***- This slope was inspected and found to be free from storm related damages.

Our inspection revealed tree damage to the roof covering of the building.

***Front Slope***- The fallen tree branch has damaged shingles, sheathing, and drip edge on this slope.

***Right Slope***- The fallen tree branch has damaged shingles, sheathing, and drip edge on this slope.

***Rear Slope***- The fallen tree branch has damaged shingles, sheathing, and drip edge on this slope.

***Left Slope***- This slope was inspected and found to be free from storm related damages.

<Shingle-by-shingle repair> A brittle/lift test was performed and shows the shingle material to be pliable. Based upon the number of damaged shingles, estimated age, condition, and the results of the lift test, this damage appears to be repairable shingle-by-shingle. Line items have been added accordingly. Our office has not created a sketch of this roof as the square footage is not needed for estimating purposes. Please advise if your office should need or want a sketch of this roof, as we would be happy to create one at your request. Please see attached sketch and photo report for additional detail.

<Full slope or roof surface replacement> A brittle/lift test was performed and shows the shingle material to be too brittle for a shingle-by-shingle repair. We have further investigated this roof for an acceptable place to transition between the proposed replacement shingles and the undamaged slopes. We have considered the orientation of overlapping shingles at the valleys, the location of ridge or hips, as well as taken line of sight considerations. Based upon the estimated age, condition, and the results of the lift test, this damage warrants a full replacement of the front slope only all slopes on the front side of the main ridge the entire roof surface of the building. Line items have been added accordingly. Please see attached sketch and photo report for additional detail.

*Ice and Water Shield:* We have lifted the eave shingles to inspect for the presence of Ice and Water Shield on this roof surface. We have determined that this roof did not have ice and water shield installed at the time of the loss. This material is required by code in our region; as such we have included a line item to comply with the municipal code. We have depreciated this line item by 100%, payable only when incurred.

We have determined that this roof did have ice and water shield installed at the time of the loss; as such we have included it in our estimate under the appropriate coverage type.

This Gable roof has 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 more than 15 slopes, as such a 7% 10% 15% waste factor has been applied to the replacement shingles.

This Hip roof has 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 more than 15 slopes, as such a 12% 15% 20% waste factor has been applied to the replacement shingles.

**EXTERIOR OBSERVATIONS:**

***Front elevation***- [XM8\_TOL\_DESC] has damaged the siding on this elevation.

***Right elevation***- [XM8\_TOL\_DESC] has damaged the siding on this elevation.

***Rear elevation***- [XM8\_TOL\_DESC] has damaged the siding on this elevation.

***Left elevation***- [XM8\_TOL\_DESC] has damaged the siding on this elevation.

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 OBSERVATIONS:**

There are no interior damages involved with this loss.

Category 1 Water has damaged the painted ceiling surface in the kitchen. Please note, the flooring in the living room, dining room, and kitchen runs continuous with the flooring in the damaged room. Line items have been added to account for these repairs. Please see photo report for additional detail.

No waste on carpet or vinyl flooring unless rep requests.

**<<<Guide One Guideline: No mitigation line items allowed in Estimate. No anti-microbial** Do not include any mitigation unless insured did the mitigation.**>>>**

*NO MITIGATION NEEDED: Only a minimal amount of water has entered the risk, mitigation should not be needed.*

*NO MITIGATION CONTRACTOR: The insured has decided not to hire a mitigation contractor. As such, we have included line items to account for their time removing water from the risk.*

*MITIGATION INVOICE ATTACHED: This loss required the use of a mitigation contractor to dry out the structure. We have attached the mitigation invoice to this report for your review.*

*MITIGATION INVOICE PENDING: This loss required the use of a mitigation contractor to dry out the structure. Mitigation line items have not been added to our estimate as the mitigation contractor has not yet provided an invoice for this project. We have advised the insured/contractor to submit the invoice directly to your office for consideration.*

**OTHER STRUCTURES / BUILDINGS:** There were no other structures involved in this loss.

List out other and the findings for the building(s).

**BUSINESS PERSONAL PROPERTY:**

No damage to personal property was reported or observed during our inspection.

<<< No contents for Guide One Claims, just submit the list if we have it>>>

[XM8\_INSURED\_NAME] has presented a list of damaged personal property. This list can be found attached to this report for your review. Photos of personal property as they were positioned during our inspection have been included in the attached photo report.

[XM8\_INSURED\_NAME] stated that some Personal Property has been damaged in this loss; however, they have not fully assessed the extent of damage to Personal Property. We have advised them to make a list of all damaged items, the approximate age of the items, and the approximate price paid when it was originally purchased; and send this list along with appropriate photos to your office for consideration. Photos of personal property as they were positioned during our inspection have been included in the attached photo report.

**DEPRECIATION:**

Depreciation was applied to all materials only of the replacement items based on age and condition of the damaged item using the Xactimate Age function.

**OVERHEAD & PROFIT:**

We have not applied overhead and profit to our estimate, as the use of a general contractor is not required at this time.

<<<Delete this blue note it is only for your information: Per GUIDE ONE Guidelines: Add O&P to estimates that will require a general contractor ***AND* THE INSURED HAS ONE INVOLVED ALREADY**. If a contractor is not involved at the time of our estimate writing but is anticipated do not include O&P and use the red note below. The client will determine if O&P should be added. Delete this blue note>>>

Overhead and Profit has been added to this estimate as three or more trades are needed, cooperation with the insured’s schedule is needed to complete interior repairs, and the use of a general contractor has been confirmed.

Overhead and Profit has not been added to this estimate as the insured has not yet secured a contractor for this project. Please note, O&P may be requested by the insured’s contractor at a later date as three or more trades are needed, cooperation with the insured’s schedule is needed to complete interior repairs, and the use of a general contractor is anticipated.

#### SALES TAX: Not observed

Ohio: No sales tax has been applied as the insured is a church with tax exempt status.

Michigan: No sales tax has been applied to any inside repairs as the insured is a church with tax exempt status. Tax has been applied to the exterior repairs.

**SUBROGATION:**

We observed no evidence of conditions that would have led to or exacerbated the extent of the damage involved.

**SALVAGE:**

There is no economically beneficial salvage for the damaged items in the estimate.

**Prior Losses Addressed:**

No prior loss information given.

**Contractor Information:**

No Public Adjuster or Attorney Involvement.

[XM8\_INSURED\_NAME] did not have a contractor present during the inspection.

The insured's contractor was present for inspection. We did not discuss price with this contractor. The business card is pictured in the photo report.

**PENDING ITEMS:**

**We will be actively pursuing the following in order to bring this claim to conclusion.**

1. The estimate created by the insured’s preferred repair contractor so that we may reach an agreed scope and price.
2. The mitigation invoice for this loss.
3. The ITEL report for Carpet Siding Laminate Flooring Roofing
4. The insured’s list of damaged Personal Property
5. The insured’s ALE Receipts and information regarding their normal expenditures.

**RECOMMENDATIONS:**

This is an appraisal only assignment, if you agree with our measurement of the loss based upon coverage; please forward payment to the insured after application of appropriate depreciation and deductible in accordance with the adjuster summary attached to this report package.

We took time to explain the claims process with the Insured. We advised that we are a facilitator for the insurance carrier and all coverage decisions lay with the carrier.

We appreciate the opportunity to have assisted you in this matter. Please advise if you require any clarification and or anything else on this assignment.

Sincerely,

Steven Kujawski

Not observed

Not observed

Eberl Claims Service

Commercialclaims@eberls.com