

ROOF DAMAGE CLAIM LETTER

Document Category: Structural & Property-Specific

Document Number: 01 of 33

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March 15, 2024

SENT VIA CERTIFIED MAIL AND EMAIL

Tracking #: 7019 2280 0000 1234 5678

SecureShield Insurance Company
Claims Department
500 Insurance Plaza
Atlanta, GA 30303

Re: Roof Damage Insurance Claim - URGENT WEATHER EXPOSURE

Policy Number: HO-2847193-GA
Claim Number: 2024-RD-8472916
Date of Loss: March 12, 2024
Loss Location: 4782 Oak Ridge Drive, Gainesville, GA 30501
Type of Event: Severe Hailstorm with Wind Damage
Weather Service Confirmation: NOAA Report #24-GA-0312-SVR

Dear Claims Representative:

I am writing to formally document and pursue my insurance claim for significant roof damage to my property located at 4782 Oak Ridge Drive, Gainesville, GA 30501. This damage occurred on March 12, 2024 at approximately 3:45 PM as a result of golf ball-sized hail with measured diameter of 1.75 inches confirmed by National Weather Service, accompanied by 65 mph straight-line winds.

IMMEDIATE HAZARD NOTIFICATION

The property currently faces immediate exposure to:

- Active water intrusion during any precipitation
- Structural deck compromise visible from attic
- Multiple penetrations through roof system creating life safety hazards
- Potential collapse risk in master bedroom area per emergency responder assessment

DETAILED DAMAGE INVENTORY

Primary Roof System Damage:

Shingle/Tile Damage:

- Missing shingles: 47 total, affecting 385 sq ft
- Impact damaged shingles: 186 with visible mat exposure
- Lifted/creased shingles: 142 linear feet along ridge and edges
- Granule loss exceeding 40% on 65% of roof surface
- Test squares performed at: NE quadrant (Grid A-3), SW slope (Grid C-5)

Structural Components:

- Roof decking punctured/broken at 8 locations
- Rafters/trusses damaged at: North wall junction, attic access area
- Ridge beam compromise: 12-foot section showing stress fractures
- Fascia board damage: 84 linear feet requiring replacement
- Soffit panels: 14 panels destroyed/missing

Penetrations and Flashings:

- Chimney flashing: Completely separated from structure
- Vent boot failures: 6 of 8 boots compromised
- Skylight damage: Frame bent, glass cracked, flashing torn
- Valley metal: Crimped and displaced at main valley
- Step flashing compromise at: Garage wall intersection

Gutter System:

- Gutters destroyed: 120 linear feet of 6" K-style aluminum
- Downspouts damaged: 4 requiring replacement
- Gutter guards/screens: 85% destroyed

MITIGATION EFFORTS UNDERTAKEN

Emergency Measures (Completed):

1. Professional tarping installed by RapidDry Restoration, License #GA-4729: \$2,850
2. Interior water containment systems placed: Master bedroom, hallway, living room
3. Affected contents moved to protected areas
4. Photographic documentation: 247 images catalogued
5. Video documentation: 18 minutes showing all damage
6. Temporary drainage redirection to prevent foundation impact
7. Security measures due to compromised envelope

Invoices for Emergency Mitigation Attached - Total: \$3,475

PROFESSIONAL ASSESSMENTS OBTAINED

Licensed Roofing Contractors:

1. Premier Roofing Solutions, License #CR-8471, Bond #B-2947

- Inspection Date: March 13, 2024
- Estimate #: 2024-0847
- Total Repair Scope: \$42,875
- Code Compliance Items: \$8,450

2. StormGuard Restoration, License #CR-7293, Bond #B-1847

- Inspection Date: March 14, 2024
- Estimate #: SG-3924
- Total Repair Scope: \$44,250
- Code Compliance Items: \$8,900

3. North Georgia Roofing Co., License #CR-5182, Bond #B-3651

- Inspection Date: March 14, 2024
- Estimate #: NGR-7482
- Total Repair Scope: \$41,950
- Code Compliance Items: \$8,200

Structural Engineer Assessment:

David Chen, PE License #PE-28471

- Structural integrity evaluation completed March 14, 2024
- Critical findings: Load path compromised at three points
- Immediate repairs required to: Ridge beam, two load-bearing rafters
- Report attached with sealed certification

COVERAGE ANALYSIS AND POLICY PROVISIONS

Applicable Coverage Sections:

- Coverage A (Dwelling): \$425,000
- Coverage B (Other Structures): \$42,500
- Coverage C (Personal Property): \$212,500
- Coverage D (Loss of Use): \$85,000
- Ordinance or Law Coverage: 10% of Coverage A
- Replacement Cost Coverage: Yes, confirmed on dec page

Specific Policy Provisions Triggered:

- Section 2.1: Wind/Hail Coverage - Page 12
- Section 2.4: Ensuing Loss Provision - Page 18
- Section 4.2: Reasonable Repairs Provision - Page 31
- Section 5.1: Debris Removal - Page 38

Deductible Acknowledgment:

Wind/Hail Percentage Deductible: 2% = \$8,500

CODE COMPLIANCE REQUIREMENTS

Local Building Code Mandates (Post-Loss):

- Full roof replacement required as damage exceeds 40%
- Ice and water shield installation required full perimeter
- Drip edge installation on all edges
- Enhanced nailing pattern (6-nail vs. 4-nail)
- Class 4 impact-resistant shingles required in hail-prone zone

- Additional ventilation to meet current 2021 IRC requirements

Estimated Code Upgrade Costs: \$8,517 (average of three estimates)

CONTRACTOR AND MATERIAL AVAILABILITY

Market Conditions Affecting Claim:

- Current contractor lead time: 3-4 weeks
- Class 4 shingle shortage: 2-3 week order time
- Price escalation documented at 8% since March 1
- Multiple properties damaged in area creating demand surge

REQUESTED IMMEDIATE ACTIONS

1. Within 24 Hours:

- Acknowledge receipt of claim via phone and writing
- Assign experienced field adjuster (not desk review)
- Authorize emergency tarping invoice payment

2. Within 48-72 Hours:

- Conduct comprehensive field inspection
- Include interior inspection for ensuing damage
- Provide scope of loss in writing

3. Within 5 Business Days:

- Issue advance payment for undisputed damages
- Authorize temporary repair measures
- Confirm coverage for code upgrades

4. Within 10 Business Days:

- Provide written estimate or explanation of delays
- Process payment for agreed scope
- Address any coverage questions in writing

ADDITIONAL CONSIDERATIONS

Loss of Use/Additional Living Expenses:

- Property is currently habitable with restrictions
- Master bedroom uninhabitable due to active leak
- Estimated repair duration: 6-8 weeks
- ALE advance requested: \$8,000

Matching and Continuity:

- Existing roof age: 8 years installed May 2016
- Original shingle line (Timberline HD) discontinued
- Reasonable color/quality match not available
- Full replacement required for uniform appearance

RESERVATION OF RIGHTS

I expressly reserve all rights under the policy including:

- Supplemental claims for hidden damage
- Code upgrade coverage to full limits
- Matching for undamaged portions
- Appraisal if disagreement on scope/price
- Bad faith remedies if claim mishandled
- Recovery of all professional fees necessitated by claim

DOCUMENTATION PROVIDED

Attached to This Correspondence:

1. Complete photographic documentation (247 photos)
2. Video walkthrough with narration
3. Professional contractor estimates (3)
4. Structural engineer report
5. Weather service reports for date of loss
6. Proof of prior roof condition/maintenance
7. Emergency mitigation invoices

8. Code requirement documentation from building department
9. Material discontinuation notice from GAF
10. Mortgage company notification letter

AVAILABILITY AND ACCESS

Property Inspection Availability:

- Available daily from 8:00 AM to 6:00 PM
- Best contact number: (770) 555-2847
- Alternate contact: Tom Mitchell (770) 555-2848
- Special access notes: Ladder required for roof access, dog will be secured

Safety Requirements:

- Hard hat required in attic area
- Unstable structure areas marked with caution tape
- Electrical hazards present at: Attic junction box (power disconnected)

CLAIM HANDLING EXPECTATIONS

Per Georgia insurance regulations and industry standards, I expect:

- Good faith claim handling per statutory requirements
- Prompt, fair, and equitable settlement
- Clear written explanations for any coverage limitations
- Payment of undisputed amounts without delay
- Professional conduct from all carrier representatives

CONSEQUENCES OF DELAYED ACTION

Please be advised that any delays in addressing this claim will result in:

- Additional interior damage during next precipitation event (rain forecast for March 18)
- Potential mold growth from existing water intrusion
- Increased repair costs due to damage progression
- Possible structural deterioration
- Extended alternative living arrangements
- Potential liability for preventable additional damage

CLOSING STATEMENT

This loss represents significant damage to my primary residence and creates immediate health and safety concerns. I have fulfilled all policy requirements including prompt notice, mitigation of damages, and cooperation with documentation. I trust SecureShield Insurance will handle this claim with the urgency it requires and in accordance with the coverage I have purchased and maintained for the past 12 years.

Time is of the essence given the exposed condition of the property. I look forward to immediate acknowledgment and prompt inspection to begin the restoration process.

Respectfully submitted,

[Signature]

Sarah Mitchell

March 15, 2024

cc:

- First National Bank of Gainesville (Mortgagee)
300 Main Street, Gainesville, GA 30501
- File Copy

POST-SUBMISSION CHECKLIST

- ✓ Copy sent via certified mail with return receipt
- ✓ Email copy sent with read receipt requested
- ✓ All attachments included and indexed
- ✓ Photos backed up in multiple locations
- ✓ Calendar reminder set for follow-up
- ✓ Claim diary started with all communications
- ✓ Social media check for area damage documentation

Note: This is a sample document for demonstration purposes. All names, addresses, and claim details are fictional.