

# HURRICANE/WINDSTORM CLAIM LETTER

**Document Category:** Structural & Property-Specific

**Document Number:** 04 of 33

## Claimant Information

**Sarah Mitchell**

4527 Oceanview Drive

Naples, FL 34102

(239) 555-8745

[smitchell.claims@email.com](mailto:smitchell.claims@email.com)

**Date:** November 15, 2024

## Transmission Method

**SENT VIA CERTIFIED MAIL, EMAIL, AND CARRIER'S CAT CLAIM PORTAL**

**Tracking #:** 7024-1670-0000-8591-2847

## Recipient Information

Sunshine State Insurance Company

Catastrophe Claims Department

500 Hurricane Center Blvd

Tampa, FL 33607

**CAT Event #:** FL-2024-MILTON-CAT47

**FEMA Disaster #:** DR-4834-FL

## Re: HURRICANE/WINDSTORM DAMAGE CLAIM - CATASTROPHIC LOSS

- **Policy Number:** HO-3847562
- **Claim Number:** 2024-MILTON-78943
- **Date of Loss:** October 9, 2024
- **Storm Name:** Hurricane Milton
- **Loss Location:** 4527 Oceanview Drive, Naples, FL 34102
- **NWS Confirmation:** Maximum sustained winds 120 MPH, gusts to 145 MPH
- **Property Status:** ☒ Partially Habitable ☐ Uninhabitable ☐ Destroyed

Dear Catastrophe Claims Team:

This letter provides comprehensive documentation of extensive damage caused by Hurricane Milton which impacted my property on October 9, 2024. The National Weather Service confirmed sustained winds of 120 mph with measured gusts to 145 mph at Naples Municipal Airport, along with 14.7 inches of rain during the event.

## IMMEDIATE SAFETY AND HABITABILITY STATUS

### Current Property Condition:

- Structural stability: ☒ Compromised ☐ Engineering required
- Roof system: ☐ Partial damage ☒ Major damage ☐ Total failure
- Property secured: ☒ Tarped ☒ Boarded ☐ Exposed areas remain
- Power status: ☐ Restored ☒ Partial ☐ No power since storm
- Water service: ☒ Functional ☐ Limited ☐ None
- Property security: ☒ Secured ☐ Vulnerable ☐ 24-hour watch needed

## I. STORM EVENT DOCUMENTATION

### Official Weather Data

#### National Hurricane Center Data:

- Storm category at landfall: Category 4
- Eye wall passage: ☒ Yes - Time: 2:47 PM ☐ No
- Distance from storm center: 8 Miles
- Storm surge height: 12 feet
- Tornado warnings issued: ☒ Yes ☐ No
- Duration of tropical storm force winds: 18 hours
- Duration of hurricane force winds: 6 hours

#### Local Weather Station Data:

- Peak sustained wind: 120 MPH at 2:45 PM
- Peak gust recorded: 145 MPH at 3:15 PM
- Barometric pressure minimum: 945 mb
- Total rainfall: 14.7 inches
- Rainfall rate peak: 3.2 inches/hour

# Property Impact Timeline

## Pre-Storm Status:

- Storm shutters installed: ☒ Yes ☐ No ☐ Partial
- Garage doors braced: ☒ Yes ☐ No
- Outdoor items secured: ☒ Yes ☐ Partial
- Trees trimmed recently: ☒ Yes ☐ No
- Photographs taken: ☒ Yes - 47 photos

## Storm Progression:

- First damage observed: 10/9/24 1:30 PM
- Major damage occurred: 2:00 PM - 5:00 PM
- Storm cleared: 10/10/24 2:00 AM
- Property accessed: 10/10/24 9:00 AM
- Emergency repairs begun: 10/10/24

# II. COMPREHENSIVE WIND DAMAGE INVENTORY

## Roof System Damage

### Roof Covering:

- Type: ☒ Tile ☐ Shingle ☐ Metal ☐ Built-up
- Age of roof: 8 years - Installed 2016
- Wind rating: 130 mph

### Damage Assessment:

Component	Damage Description	Area/Quantity	Action Required
Field tiles	Broken/displaced	850 tiles	Replace all
Ridge tiles	Missing/damaged	125 linear feet	Replace all
Hip tiles	Damaged/missing	85 linear feet	Replace
Underlayment	Exposed/torn	1,200 sq ft	Replace
Flashing	Torn/displaced	All penetrations	Replace/reseal

### Roof Deck/Structure:

- Decking exposed: 450 square feet
- Decking damaged: 280 square feet needing replacement
- Trusses/rafters damaged: 4 trusses in SE corner
- Structural sagging: Master bedroom ceiling area

## Exterior Envelope Damage

### Windows:

Location	Size/Type	Damage Type	Temporary Repair	Replacement Cost
Master Bedroom	48"x60"	Impact break	Boarded	\$1,850
Living Room	72"x48"	Frame damaged	Tarped	\$2,400
Kitchen	36"x48"	Cracked	Taped	\$980
Guest Room	36"x48"	Broken	Boarded	\$980
<b>Total:</b>	4 windows	Various sizes	3 boarded	\$6,210 estimated

### Exterior Doors:

- Entry doors damaged: Double front entry, wood frame warped
- Garage doors: ☒ Buckled ☐ Torn ☐ Off tracks
- French doors: ☒ Broken ☐ Frame damage
- Sliding doors: ☐ Shattered ☒ Frame bent ☐ Off track

## Pool and Equipment

### Pool Structure:

- Screen enclosure: ☒ Destroyed ☐ Panels missing
- Pool deck damage: Multiple cracks, 2" settlement at NE corner
- Pool equipment: ☒ Pump damaged ☒ Filter damaged ☐ Heater

## III. ADDITIONAL DAMAGE CATEGORIES

### Water Intrusion Damage

#### Water Intrusion Mapping:

Entry Point	Affected Interior Areas	Square Feet	Damage Type
Roof - Master BR	Attic, ceiling, walls	450 sq ft	Saturation
Window - Living	Walls, flooring	280 sq ft	Water damage
French doors	Flooring, walls	180 sq ft	Standing water
Soffit vents	Attic insulation	800 sq ft	Contamination

Personal Property Losses

Summary by Category:

- Furniture: \$18,500
- Electronics: \$8,750
- Clothing/Personal: \$12,300
- Kitchen items: \$4,200
- Artwork/Decor: \$6,800
- **Total Contents:** \$50,550

IV. EMERGENCY MITIGATION PERFORMED

Immediate Actions Taken

Within First 48 Hours:

- Tarping installed: 1,200 sq ft at \$2,800
- Board-up completed: 4 openings at \$650
- Tree removal (emergency): Large oak on roof at \$3,500
- Water extraction: 3 rooms at \$1,200
- Generator rental: 7 days at \$150/day
- **Total Emergency Mitigation:** \$9,200

Mitigation Company:

- Company name: Rapid Response Restoration
- Contact: John Davis (239) 555-9012
- IICRC Certified
- Invoice total: \$9,200

V. PROFESSIONAL DAMAGE ASSESSMENTS

## Roofing Contractors

**Contractor #1:** Premier Roofing Systems, License #CCC1234567

- Roof replacement: \$48,500
- Temporary repairs: \$2,800
- Code upgrades required: \$4,200
- Total estimate: \$55,500

**Contractor #2:** Gulf Coast Roofing, License #CCC2345678

- Roof replacement: \$46,000
- Related repairs: \$3,500
- Total estimate: \$49,500

## General Contractors

**Full Property Restoration Estimates:**

**Contractor A:** Coastal Restoration Group, License #CGC1234567

- Exterior repairs: \$78,500
- Interior repairs: \$42,300
- Systems repairs: \$18,900
- Cleanup/debris: \$4,500
- **Total:** \$144,200

## VI. CODE COMPLIANCE AND UPGRADES

### Building Code Requirements

**Triggered by Damage Extent:**

**Roofing Codes (Post-2020):**

- Enhanced nailing pattern (6-nail): \$2,800
- Secondary water barrier required: \$3,200
- Enhanced edge metal: \$1,800
- Ridge vent bracing: \$900

**Wind Mitigation Upgrades:**

- Hurricane straps/clips: \$3,500
- Impact-resistant windows: \$8,500 additional

**Total Code Upgrade Costs:** \$20,700

## **VII. HURRICANE DEDUCTIBLE CALCULATION**

### **Understanding Hurricane Deductible**

#### **Policy Deductible Structure:**

- Standard deductible: \$2,500
- Hurricane deductible: 2% of Coverage A
- Coverage A limit: \$450,000
- Calculated hurricane deductible: \$9,000

#### **Total Claim vs. Deductible:**

- Estimated total damages: \$265,650
- Less hurricane deductible: \$9,000
- Net claim value: \$256,650

## **VIII. ADDITIONAL LIVING EXPENSES**

### **Current Temporary Housing:**

- Location: Extended Stay Suites, 1825 Pine Ridge Rd
- Occupants: 4 people, 2 pets
- Daily rate: \$189
- Monthly rate: \$4,800

### **Monthly ALE Calculation:**

- Temporary housing: \$4,800
- Increased food costs: \$800
- Additional transportation: \$450
- Storage unit: \$275
- **Total Monthly ALE:** \$6,325

## **IX. REQUESTED ACTIONS**

### **Immediate (Within 24-48 Hours):**

1. CAT Team Assignment with experienced adjuster
2. Emergency Advances:
  - Temporary repairs: \$10,000
  - ALE advance: \$15,000
3. Inspection scheduling

### **Within One Week:**

1. Approve permanent repair scope
2. Issue substantial advance payment
3. Approve code upgrades
4. Authorize debris removal

## **X. DOCUMENTATION PROVIDED**

### **Complete Storm Package**

#### **Tab A - Weather Documentation:**

- NWS storm reports
- Wind speed verification
- Hurricane tracking maps

#### **Tab B - Property Damage:**

- Exterior photos (147 images)
- Interior damage photos (89 images)
- Drone footage
- Video walkthrough

#### **Tab C - Professional Documents:**

- 3 Contractor estimates
- Tree service estimates

#### **Tab D - Financial:**



- Emergency repair invoices
- Temporary housing receipts
- All ALE documentation

## **XI. CONCLUSION**

Hurricane Milton has caused extensive damage requiring comprehensive restoration of my property. The damage is well-documented, clearly covered, and requires immediate attention to prevent further deterioration.

I have been a policyholder for 12 years with excellent payment history. I trust Sunshine State Insurance's catastrophe team will handle this claim efficiently and fairly.

Please acknowledge receipt immediately and provide:

- CAT team adjuster name and direct contact
- Claim reference number confirmation
- Expected inspection date
- Emergency advance authorization

Thank you for your prompt attention to this catastrophic loss.

Respectfully submitted,

Sarah Mitchell

November 15, 2024

## **CC:**

- Wells Fargo Home Mortgage, 1000 Main St, Charlotte, NC 28255
- Bob Stevens Insurance Agency, Naples, FL
- File

## **HURRICANE CLAIM TIPS**

### **Do's:**

- ✓ Document before any cleanup
- ✓ Save all weather reports
- ✓ Get multiple estimates
- ✓ Track all expenses
- ✓ Mitigate further damage

- ✓ Be wary of storm chasers
- ✓ Verify contractor licenses

**Don'ts:**

- X Don't sign AOB forms quickly
- X Don't pay large deposits
- X Don't rush settlements
- X Don't discard damaged items yet
- X Don't accept first offer
- X Don't use unlicensed contractors