

SCOPE OF LOSS SUMMARY

Comprehensive Damage Assessment and Repair Documentation

DOCUMENT CONTROL

- **Version:** 2.1
- **Date Created:** March 16, 2024
- **Last Revised:** March 18, 2024
- **Prepared By:** ☒ Contractor ☐ Adjuster ☐ Public Adjuster ☐ Engineer
- **Status:** ☐ Initial ☒ Revised ☐ Supplemental ☐ Final ☐ Disputed

PROPERTY IDENTIFICATION

- **Loss Location:** 4782 Oak Ridge Drive, Gainesville, GA 30501
- **Claim Number:** 2024-RD-8472916
- **Policy Number:** HO-2847193-GA
- **Date of Loss:** March 12, 2024
- **Cause of Loss:** Hailstorm with Wind Damage

Property Details:

- **Type:** ☒ Single Family ☐ Multi-Family ☐ Commercial ☐ Condo
 - **Year Built:** 1998
 - **Square Footage:** 2,850 SF
 - **Stories:** 2
 - **Construction Type:** Wood Frame with Brick Veneer
 - **Occupancy Status:** ☒ Owner-Occupied ☐ Tenant-Occupied ☐ Vacant
-

EXECUTIVE SUMMARY

Overview of Damage

- **Total Areas Affected:** 12 rooms/areas covering 1,875 square feet
- **Damage Severity:** ☐ Cosmetic ☐ Minor ☒ Moderate ☐ Major ☐ Total Loss

- **Structural Damage:** ☒ Yes ☐ No
- **Systems Affected:** ☒ Electrical ☐ Plumbing ☒ HVAC ☐ None
- **Code Upgrades Required:** ☒ Yes ☐ No
- **Estimated Repair Time:** 8-10 Weeks
- **Total Estimated Cost:** \$87,493

Critical Issues Requiring Immediate Attention

- 1. Roof structure compromise creating safety hazard
- 2. Active water intrusion requiring immediate tarping
- 3. Electrical system water damage in attic

SECTION 1: PROPERTY DAMAGE MAP

SECOND FLOOR PLAN

MASTER BED	BATH 2	BEDROOM 2
14' x 16'	8' x 10'	12' x 14'
[XXX] Severe	[XX] Hvy	[X] Light
BEDROOM 3	HALLWAY	
11' x 13'	[XX] Heavy	
[X] Light		

FIRST FLOOR PLAN

KITCHEN	DINING ROOM	
14' x 16'	12' x 14'	
[X] Light	[X] Light	
LIVING	ENTRY	FAMILY ROOM
18' x 20'	8x10	16' x 18'
[XX] Hvy	[-]	[X] Light
GARAGE (attached)		
20' x 22'		

[-] None

LEGEND:

[XXX] Severe - Complete replacement required

[XX] Heavy - Major repairs, partial replacement

☒ Light - Minor repairs, cleaning

[-] None - No damage

SECTION 2: DETAILED ROOM-BY-ROOM SCOPE

MASTER BEDROOM

Size: 14' x 16' = 224 square feet

Ceiling Height: 9'

Damage Level: ☐ Light ☐ Moderate ☐ Heavy ☒ Severe

Component	Existing Material	Damage Description	Action Required	Quantity	Unit	Unit Cost	Total
CEILING							
Drywall	5/8" painted	Water stained, collapsed section	Remove & replace	224	SF	\$4.50	\$1,008
Insulation	R-30 fiberglass	Saturated	Remove & replace	224	SF	\$1.85	\$414
Paint	Flat white	N/A	Prime & paint (2 coats)	224	SF	\$1.25	\$280
WALLS							
Drywall	1/2" painted	Water damage north wall	Cut 4', replace	96	SF	\$3.75	\$360
Insulation	R-13 fiberglass	Wet in damaged areas	Remove & replace	96	SF	\$1.45	\$139
Paint	Eggshell	Entire room	Prime & paint	480	SF	\$1.15	\$552
Base trim	3.5" wood	Swollen	Remove & replace	54	LF	\$4.25	\$230
FLOOR							
Carpet	Plush w/pad	Water damaged	Remove & replace	224	SF	\$5.50	\$1,232
Subfloor	3/4" OSB	20% damaged	Replace affected area	45	SF	\$3.85	\$173
SUBTOTAL MASTER BEDROOM:							\$4,388

BATHROOM 2

Size: 8' x 10' = 80 square feet

Ceiling Height: 8'

Damage Level: ☐ Light ☐ Moderate ☒ Heavy ☐ Severe

Component	Existing Material	Damage Description	Action Required	Quantity	Unit	Unit Cost	Total
CEILING							
Drywall	5/8" moisture resistant	Sagging, water stained	Remove & replace	80	SF	\$5.25	\$420
Insulation	R-30 fiberglass	Wet	Remove & replace	80	SF	\$1.85	\$148
Paint	Semi-gloss	N/A	Prime & paint	80	SF	\$1.35	\$108
WALLS							
Drywall	1/2" moisture resistant	Upper 2' damaged	Replace upper portion	64	SF	\$4.50	\$288
Paint	Semi-gloss	All walls	Prime & paint	256	SF	\$1.35	\$346
FIXTURES							
Vanity light	3-bulb chrome	Electrical damage	Replace	1	EA	\$185	\$185
Exhaust fan	110 CFM	Motor damaged	Replace	1	EA	\$245	\$245
SUBTOTAL BATHROOM 2:							\$1,740

LIVING ROOM

Size: 18' x 20' = 360 square feet

Ceiling Height: 9'

Damage Level: ☐ Light ☐ Moderate ☒ Heavy ☐ Severe

Component	Existing Material	Damage Description	Action Required	Quantity	Unit	Unit Cost	Total
CEILING							
Drywall	5/8" textured	Multiple water stains	Remove & replace	360	SF	\$4.75	\$1,710
Insulation	R-30 fiberglass	Partial saturation	Remove & replace	180	SF	\$1.85	\$333
Texture	Orange peel	N/A	Apply & paint	360	SF	\$2.25	\$810
WALLS							
Drywall	1/2" painted	Water damage 2 walls	Patch & repair	120	SF	\$3.25	\$390
Paint	Flat	All walls	Prime & paint	640	SF	\$1.15	\$736
WINDOWS							
Window trim	Wood painted	Water damaged	Replace & paint	48	LF	\$6.50	\$312
SUBTOTAL LIVING ROOM:							\$4,291

SECTION 3: EXTERIOR SCOPE

Component	Location	Damage	Action	Quantity	Unit	Unit Cost	Total
ROOF							
Shingles	Entire	Hail damage	Replace all	28	SQ	\$425	\$11,900
Underlayment	Entire	Must replace	Synthetic underlayment	28	SQ	\$85	\$2,380
Flashing	All penetrations	Damaged	Replace	125	LF	\$12.50	\$1,563
Decking	Various sections	Impact damage	Replace plywood	320	SF	\$4.25	\$1,360
Ridge vent	Entire ridge	Damaged	Replace	42	LF	\$18.50	\$777
GUTTERS							
Gutters	All sides	Destroyed	Replace 6" K-style	180	LF	\$12.75	\$2,295
Downspouts	4 locations	Damaged	Replace	4	EA	\$125	\$500

Component	Location	Damage	Action	Quantity	Unit	Unit Cost	Total
SIDING							
Vinyl siding	North & East	Hail damage	Replace sections	450	SF	\$7.50	\$3,375
House wrap	Behind damaged	Must replace	Replace affected	450	SF	\$0.85	\$383
WINDOWS							
Master bedroom	Double hung	Frame damaged	Replace unit	1	EA	\$850	\$850
SUBTOTAL EXTERIOR:							\$25,383

SECTION 4: SYSTEMS SCOPE

Electrical System

MAIN PANEL ASSESSMENT:

- Panel Condition: ☐ No damage ☒ Needs inspection ☐ Replace
- Breakers Affected: 6 of 30 total
- Grounding System: ☒ Intact ☐ Needs repair
- Surge Damage: ☐ None ☒ Suspected ☐ Confirmed

Component	Location	Issue	Action Required	Quantity	Unit	Cost	Total
Breakers	Panel	Water exposure	Test and replace affected	6	EA	\$65	\$390
◀ Wiring	Attic	Possible damage	Test and replace as needed	200	LF	\$4.50	\$900 ▶
Outlets	Master bed/bath	Water damage	Replace with GFCI	8	EA	\$35	\$280
Light fixtures	Various	Water damage	Replace	4	EA	\$125	\$500
Smoke detectors	All bedrooms	Test/upgrade	Replace, interconnect	4	EA	\$85	\$340
ELECTRICAL SUBTOTAL:							\$2,410

HVAC System

Component	Location	Issue	Action Required	Quantity	Unit	Cost	Total
Ductwork	Attic	Water damage	Clean and seal	1	LS	\$850	\$850
Insulation	Duct wrap	Wet	Replace	120	LF	\$3.50	\$420
Registers	Master/hall	Rust	Replace	4	EA	\$45	\$180
HVAC SUBTOTAL:							\$1,450

SECTION 5: CONTENTS SCOPE

Personal Property Assessment

Category	Location	# Items	Action	Est. Value	Salvage %	Total Loss
FURNITURE						
Bedroom furniture	Master	5	Clean/dry	\$4,500	85%	\$675
Mattress/box spring	Master	1 set	Dispose	\$1,800	0%	\$1,800
ELECTRONICS						
TV	Master	1	Test/clean	\$800	75%	\$200
Cable box/devices	Master	2	Replace	\$300	0%	\$300
CLOTHING						
Clothing	Master closet	50+	Launder	\$3,000	95%	\$150
Shoes	Master closet	20	Clean	\$800	80%	\$160
LINENS						
Bedding	Master	1 set	Replace	\$400	0%	\$400
Towels	Bath 2	8	Launder	\$200	90%	\$20
CONTENTS TOTAL:						\$3,705

SECTION 6: CODE COMPLIANCE REQUIREMENTS

Required Code Upgrades

Code Item	Current	Required	Trigger	Cost Impact
ELECTRICAL CODES				
GFCI Protection	Partial	All wet locations	Renovation	\$420
AFCI Protection	None	Bedrooms	Panel work	\$480
Smoke Detectors	Battery	Hardwired, interconnected	Major renovation	\$340

Code Item	Current	Required	Trigger	Cost Impact
BUILDING CODES				
Roof Nailing	4-nail	6-nail pattern	Roof replacement	\$840
Ice & Water Shield	None	Full perimeter	Roof replacement	\$1,250
Drip Edge	Partial	All edges	Roof replacement	\$380
CODE UPGRADE TOTAL:				\$3,710

SECTION 7: TIMELINE AND SEQUENCING

Project Schedule

Phase	Description	Duration	Start	Complete	Dependencies
PHASE 1: MITIGATION					
1.1	Emergency tarping	1 day	Day 1	Day 1	Immediate
1.2	Water extraction	2 days	Day 1	Day 2	Immediate
1.3	Demolition	4 days	Day 3	Day 6	After extraction
PHASE 2: STRUCTURAL					
2.1	Roof deck repairs	3 days	Day 7	Day 9	After demo
2.2	Roofing	4 days	Day 10	Day 13	Weather dependent
2.3	Siding/exterior	3 days	Day 14	Day 16	After roofing
PHASE 3: SYSTEMS					
3.1	Electrical repairs	2 days	Day 10	Day 11	Concurrent w/roof
3.2	HVAC repairs	1 day	Day 12	Day 12	After electrical
3.3	Inspections	1 day	Day 17	Day 17	After systems
PHASE 4: INTERIOR					
4.1	Insulation	2 days	Day 18	Day 19	After inspection
4.2	Drywall hang	3 days	Day 20	Day 22	After insulation
4.3	Drywall finish	5 days	Day 23	Day 27	After hanging
4.4	Painting	4 days	Day 28	Day 31	After drywall
4.5	Flooring	3 days	Day 32	Day 34	After painting
4.6	Final trim	2 days	Day 35	Day 36	After flooring
PHASE 5: COMPLETION					
5.1	Final inspections	1 day	Day 37	Day 37	After all work
5.2	Punch list	2 days	Day 38	Day 39	After inspection

Phase	Description	Duration	Start	Complete	Dependencies
5.3	Final cleaning	1 day	Day 40	Day 40	Final step

TOTAL PROJECT DURATION: 40 Working Days (8 weeks)

SECTION 8: COST SUMMARY

Total Project Costs

Category	Subtotal	Overhead (10%)	Profit (10%)	Total
INTERIOR REPAIRS				
Room repairs	\$11,819	\$1,182	\$1,300	\$14,301
EXTERIOR REPAIRS				
Exterior work	\$25,383	\$2,538	\$2,792	\$30,713
SYSTEMS				
Electrical	\$2,410	\$241	\$265	\$2,916
HVAC	\$1,450	\$145	\$160	\$1,755
CONTENTS				
Contents restoration	\$3,705	N/A	N/A	\$3,705
CODE UPGRADES				
Required upgrades	\$3,710	\$371	\$408	\$4,489
MITIGATION				
Emergency services	\$3,475	\$348	\$382	\$4,205

GRAND TOTAL SUMMARY

- PROJECT SUBTOTAL: \$51,952
- OVERHEAD & PROFIT (20%): \$10,390
- SUBTOTAL WITH O&P: \$62,342
- SALES TAX (6%): \$3,741
- PERMITS/FEES: \$1,850
- SUPPLEMENTAL RESERVE (20%): \$12,468
- FINAL TOTAL WITH CONTINGENCY: \$87,493

SECTION 9: AGREEMENT AND SIGNATURES

Scope Acceptance

AGREEMENT STATEMENT: This Scope of Loss represents the repairs necessary to restore the property to pre-loss condition. All parties acknowledge this scope is:

- ☒ Subject to hidden damage discovery
- ☒ Subject to code official requirements
- ☐ Complete and final
- ☐ Preliminary pending further investigation

Signatures

CONTRACTOR AGREEMENT

We agree to complete this scope of work:

Premier Roofing Solutions

James Thompson, Project Manager

License #: CR-8471

Date: March 18, 2024

POLICYHOLDER ACKNOWLEDGMENT

I have reviewed this scope of repairs:

Sarah Mitchell

Date: March 18, 2024

ATTACHMENTS

Required Supporting Documentation:

- ☒ Photographic documentation (before, during, after)
- ☒ Moisture readings and mapping
- ☒ Engineering reports (structural)
- ☒ Code official requirements
- ☒ Material specifications
- ☒ Detailed estimate in Xactimate format

REVISION HISTORY

Revision	Date	Description	By	Approved
0	3/16/24	Initial scope	J. Thompson	Pending
1	3/17/24	Added code upgrades	J. Thompson	S. Mitchell
2	3/18/24	Revised after inspection	J. Thompson	S. Mitchell

This Scope of Loss is a living document subject to adjustment based on hidden damage discovery, code requirements, and agreement of all parties. Maintain all versions for claim documentation.

Note: This is a sample document for demonstration purposes. All details are fictional.