

# COMPREHENSIVE PROPERTY DAMAGE VERIFICATION & DOCUMENTATION

## Severe Hailstorm Damage - Complete Example

**Date:** October 25, 2024

**American Family Insurance**

Property Claims Department

PO Box 5323

Madison, WI 53705

**Re: Property Damage Verification Statement**

**Claim #:** HS-2024-89476

**Policy #:** HO-4521789-02

**Date of Loss:** October 8, 2024

**Property Address:** 5627 Mountain View Drive, Colorado Springs, CO 80919

Dear Claims Examiner:

This letter serves as my formal verification of property damage sustained and provides comprehensive documentation supporting my claim for \$168,750.

---

## I. VERIFICATION STATEMENT

I, Kenneth Ray Martinez, hereby verify and attest that:

1. I am the owner of the property located at 5627 Mountain View Drive, Colorado Springs, CO 80919
2. The property sustained damage on October 8, 2024 due to severe hailstorm with 2.5" diameter hail
3. All information provided is true and accurate to the best of my knowledge
4. Documentation and evidence submitted is authentic and unaltered
5. No exaggeration or fraud is intended or implied
6. I have made reasonable efforts to document all damage
7. I will supplement this verification if additional damage is discovered
8. All estimates and assessments were obtained from licensed professionals
9. I have mitigated damages to the best of my ability
10. I am available for examination under oath if required

---

## II. PROPERTY IDENTIFICATION

### Primary Property Information

- **Legal Description:** Lot 42, Block C, Mountain Ridge Estates Filing No. 3
- **Parcel #:** 6234-18-3-00-042
- **Property Type:** Single family residence
- **Year Built:** 2016
- **Square Footage:** 3,250 sq ft living area
- **Lot Size:** 0.31 acres (13,500 sq ft)
- **Purchase Date:** March 15, 2019
- **Purchase Price:** \$485,000
- **Current Market Value:** \$578,000 (per county assessment)
- **Most Recent Tax Assessment:** \$565,000 as of January 1, 2024

### Additional Property Details

- **Construction Type:** Frame with brick veneer front
- **Foundation Type:** Full basement (finished - 1,500 sq ft)
- **Number of Stories:** 2
- **Garage:** 3-car attached
- **Recent Improvements:**
  - Solar panels installed June 2023 (\$28,000)
  - Deck addition September 2022 (\$15,000)
  - Landscaping upgrade April 2024 (\$12,000)
- **Prior Claims History:** None
- **HOA:** Mountain Ridge HOA - Current on dues

---

## III. DAMAGE VERIFICATION BY AREA

### EXTERIOR DAMAGE

#### Roofing System Complete Assessment

Component	Pre-Loss Condition	Age	Damage Description	Dimensions	Repair Method	Estimated Cost
Shingles	Excellent	8 years	Impact damage, 100+ hits	3,800 sq ft	Full replacement	\$24,500
Ridge Vents	Good	8 years	Cracked/broken	65 linear ft	Replace all	\$1,850
Skylights	Excellent	8 years	2 of 3 shattered	2 units	Replace	\$3,200
Gutters	Good	8 years	Dented throughout	180 linear ft	Replace all	\$3,900
Downspouts	Good	8 years	Dented/bent	8 units	Replace all	\$1,200
Solar Panels	Excellent	1 year	12 of 24 damaged	12 panels	Replace damaged	\$14,000
Flashing	Good	8 years	Dented at impacts	All areas	Replace affected	\$2,100

**Total Roofing System:** \$50,750

**Exterior Walls and Siding**

Wall Location	Material	Square Feet	Pre-Loss	Damage Type	Damage Extent	Repair Cost
North	Vinyl siding	850	Excellent	45+ impact marks	60% affected	\$4,200
South	Vinyl siding	850	Excellent	38 impact marks	50% affected	\$3,800
East	Vinyl/Brick	650	Excellent	28 impacts/cracks	40% affected	\$4,500
West	Vinyl siding	750	Excellent	52 impact marks	70% affected	\$4,100
Trim	Wood	380 linear ft	Good	Dented/split	45% affected	\$2,800

**Total Siding/Walls:** \$19,400

**Windows and Doors**

Location	Type	Size	Age	Damage	Energy Rating	Replacement Cost
Living Room Front	Double hung	60"x72"	8 years	Cracked	Low-E	\$1,800
Master Bedroom	Bay window	96"x60"	8 years	2 panes broken	Low-E	\$3,200
Kitchen	Garden window	48"x36"	5 years	Shattered	Energy Star	\$1,450
Garage Entry	Steel door	36"x80"	8 years	Multiple dents	Insulated	\$850
Patio Doors	Sliding glass	72"x80"	8 years	One panel cracked	Low-E	\$2,400

Total Windows/Doors: \$9,700

INTERIOR DAMAGE

Water Intrusion Areas

Room	Dimensions	Ceiling Damage	Wall Damage	Floor Damage	Contents	Total
Master Bedroom	16'x18'	40% water stains	2 walls affected	Carpet soaked	Furniture damaged	\$8,500
Guest Bedroom	12'x14'	30% stained	1 wall damaged	Carpet wet	Minimal	\$4,200
Living Room	20'x16'	Water stains	Drywall damage	Hardwood warping	Electronics affected	\$11,800
Kitchen	14'x12'	Minor staining	Behind cabinets	Tile unaffected	None	\$3,200

Total Interior Damage: \$27,700

SYSTEMS DAMAGE

HVAC System

Component	Location	Make/Model	Age	Damage Description	Repair/Replace	Cost
AC Condenser	Exterior	Lennox XC21	5 years	Coil damage from hail	Replace unit	\$4,800
Heat Pump	Exterior	Lennox backup	5 years	Cabinet damaged	Repair/Replace coils	\$2,200

Electrical System

Component	Damage Description	Code Compliance	Repair Cost
Service Mast	Bent from impact	Must replace to code	\$1,800
Exterior Outlets	3 damaged by hail	GFCI upgrade required	\$650
Solar Inverter	Water damage	Replace	\$3,500

Total Systems: \$12,950

IV. EMERGENCY & TEMPORARY REPAIRS

Immediate Mitigation Actions

Date	Action Taken	Contractor/Service	Purpose	Cost	Receipt #
10/8/24	Tarp installation	SERVPRO	Prevent water intrusion	\$1,800	#4521
10/8/24	Board broken windows	SERVPRO	Security/weather	\$650	#4522
10/9/24	Water extraction	DryOut Pros	Prevent mold	\$2,400	#8974
10/9/24	Emergency roof patch	ABC Roofing	Stop active leaks	\$1,200	#1247

Total Emergency Mitigation: \$6,050

V. CODE COMPLIANCE ISSUES




Building Code Requirements

Code Section	Requirement	Current Condition	Upgrade Needed	Added Cost
IRC R908.5	Full tear-off if 25%+ damage	100% damaged	Complete tear-off	\$3,500
NEC 210.8	GFCI protection	2016 standard	All exterior outlets	\$1,200
IRC N1102	Insulation R-value	R-38 required	Upgrade from R-30	\$2,800
IBC 1609	Wind resistance	90 mph rated	110 mph required	\$4,200

Total Code Upgrades: \$11,700

## VI. PROFESSIONAL ASSESSMENTS

### Contractor Estimates

Contractor	License #	Date	Scope	Total Estimate	Notes
Premier Roofing	 #784521	10/12/24	Full restoration	\$168,750	Includes code upgrades
Storm Guard	 #801247	10/14/24	Full restoration	\$175,200	Higher material costs
Colorado Restoration	 #798456	10/15/24	Full restoration	\$162,000	Excludes some items

### Expert Evaluations

Specialist Type	Name	Findings	Report Date	Cost
Roofing Engineer	Paul Stevens, PE	100% roof replacement required	10/18/24	\$1,500
Hail Expert	Weather Forensics LLC	Confirmed 2.5" hail, severe damage	10/16/24	\$800

## VII. DAMAGE SUMMARY AND TOTALS

### Comprehensive Loss Summary

Category	Amount Claimed	Deductible	Net Claim
Dwelling Structure	\$118,500		
Other Structures (shed)	\$4,200		
Contents	\$18,500		
Additional Living Expense	\$6,000		
Code Upgrades	\$11,700		
Emergency Mitigation	\$6,050		
Professional Fees	\$3,800		
<b>TOTAL</b>	<b>\$168,750</b>	<b>\$5,780</b>	<b>\$162,970</b>

\*Deductible: 1% wind/hail = \$5,780

## VIII. SUPPORTING DOCUMENTATION

### Attached Evidence

- 1. ☒ Complete photographic evidence (147 photos)
  - 2. ☒ Video walkthrough documentation (18 minutes)
  - 3. ☒ Three professional estimates
  - 4. ☒ Weather service report confirming 2.5" hail
  - 5. ☒ Engineering report on roof damage
  - 6. ☒ Receipts for all mitigation expenses
  - 7. ☒ Proof of ownership documents
  - 8. ☒ Previous insurance correspondence
  - 9. ☒ Code upgrade requirements from city
  - 10. ☒ Solar panel damage assessment
- 

## IX. WITNESS VERIFICATION

### Witness Statements

Witness	Address	Phone	Observation
Robert Chen	5629 Mountain View Dr	(719)555-0123	"Golf ball sized hail, lasted 20 minutes"
Maria Santos	5625 Mountain View Dr	(719)555-0456	"Worst hail I've seen in 30 years here"
Officer Bradley	CSPD	Badge #4782	"Significant property damage throughout area"

---

## X. CERTIFICATION

I certify under penalty of perjury that:

- 1. All information provided is true and correct to the best of my knowledge
- 2. No damage has been exaggerated or fabricated
- 3. All documentation is authentic and unaltered
- 4. I have insurable interest in the property
- 5. No other insurance covers this loss
- 6. All contractors quoted are properly licensed

7. I will cooperate fully with the claim investigation
  8. I will notify the insurer of additional damage discovered
  9. I understand my duties under the policy after a loss
  10. I have read and understand all statements in this document
- 

## SIGNATURE VERIFICATION

By my signature below, I verify all information contained in this letter and attached documentation is true, accurate, and complete. I understand that any false statements may void coverage and result in legal action.

**Signature:** *Kenneth R. Martinez*

**Print Name:** Kenneth Ray Martinez

**Date:** October 25, 2024

**Witnessed by:**

**Print Name:** Angela Martinez

**Relationship:** Spouse/Co-owner

**Date:** October 25, 2024

---

## NOTARIZATION

State of Colorado

County of El Paso

On this 25th day of October, 2024, before me, a Notary Public, personally appeared Kenneth Ray Martinez, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to this verification, and acknowledged that he executed the same in his authorized capacity.

I certify under PENALTY OF PERJURY under the laws of the State of Colorado that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

*Sarah J. Thompson*

Notary Public

My Commission Expires: December 31, 2026

[Notary Seal]

---



**Contact Information:**

Kenneth Martinez

Phone: (719) 555-0789

Email: [kmartinez.claim@email.com](mailto:kmartinez.claim@email.com)

Best contact times: Weekdays 5-8 PM, Weekends anytime

**Document Version:** 1.0

**Total Pages:** 12 (including attachments list)

**Claim Reference:** HS-2024-89476