



10/30/2024

GuideOne Insurance Company

FINAL REPORT

DATE OF INSPECTION:

On 10/21/2024, Steve Kujawski, inspected the property located at 3237 Deans Bridge Road, Augusta, GA 30903-2211 at the designated time as directed by the insured, NEW ZION HILL MISSIONARY BAPTIST CHURCH INCORPORATED.

CAUSE & ORIGIN:

This Hurricane loss appears to have occurred on 9/27/2024 as reported.
This Hurricane loss has originated from the front of the risk.

INSURED CLAIMED DAMAGES:

The insured has filed the claim as they noticed damage to their **ceilings in a couple rooms, soffit, fascia, and the building roofs** and they are claiming said damage.

OUR INSPECTION FINDINGS:

CHURCH BUILDING ROOFING:

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

Front Slope #1- Wind has damaged over 15 shingles on this slope.

Front Slope #2- Wind has damaged over 100 shingles on this slope.

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

Left Slope- Wind has damaged five shingles on this slope.

The ridge cap throughout this roof surface has been damaged by wind.

We have 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 entire roof surface of the building. Line items have been added accordingly. Please see attached sketch and photo report for additional detail.

This Gable roof has 11 slopes, as such a 10% waste factor has been applied to the replacement shingles.

EXTERIOR OBSERVATIONS:

Front elevation- Hurricane has damaged the stucco door wrap, soffit, and fascia on this elevation.

Right elevation- Hurricane has damaged the siding, soffit, and fascia on this elevation.

Rear elevation- Hurricane has damaged the soffit and fascia on this elevation.

Left elevation- Hurricane has damaged the siding, soffit and fascia on this elevation.

INTERIOR OBSERVATIONS:

Water through the roof has damaged the suspended ceiling surface in the sanctuary, women's restroom, and fellowship hall. Water has damaged the drywall ceiling in the kitchen. Line items have been added to account for these repairs. Please see photo report for additional detail.

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

OTHER STRUCTURES / BUILDINGS:

SJHED ROOFING:

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

Front Slope- Wind has damaged OVER 50 shingles on this slope.

Rear Slope- Wind has damaged OVER 40 shingles on this slope.

This damage warrants a full replacement of the entire roof surface of the building. Line items have been added accordingly. Please see attached sketch and photo report for additional detail.

This Gable roof has 2 slopes, as such a 7% waste factor has been applied to the replacement shingles.

EXTERIOR OBSERVATIONS:

The Siding, Soffit, Fascia, Windows, Doors, Gutters, and Downspouts on all shed elevations have been inspected and found to be free from storm related damages. Please see photos for additional detail.

INTERIOR OBSERVATIONS:

There is no interior damage involved with this building.

BUSINESS PERSONAL PROPERTY:

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

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:

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: GA

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

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.

NEW ZION HILL MISSIONARY BAPTIST CHURCH INCORPORATED did not have a contractor present during the inspection.

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 or anything else on this assignment.

Sincerely,

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