FIRST COAST CLAIM CONSULTANTS
Property Insurance Adjusters

Roof Damage Report

3926 Danforth Dr W
Jacksonville, FL 32224

Dear Veronica Woodyard,

At your request, First Coast Claims, LLC, conducted a limited, visual, nondestructive, structural assessment at your residence. This assessment was performed on 03/10/2014 by a representative of First Coast Claims. The purpose of this investigation was to observe damage that was reported at the residence and to determine the cause and extent of the reported damage. This report provides a summary of the findings, observations, and recommendations of the reported damage for the residence referenced above.

General Observations

- According to the County Property Appraiser, the home was built in 1997. The home appears to be in above average condition and well maintained
- The structure is a one story, single family dwelling
- The property is approximately 3810 total square feet. 2924 Heated square feet.

Roof Observations

- The roof experienced a significant hail event. The observed distress to the above mentioned roof surface was a result of hail impacts and caused a reduction in the anticipated functional life of the roof surface.
- The roof surface is comprised of a 30 year Laminated shingle. The roof is a hip and gable style roof and has a 5/12 pitch. Various plumbing vents and off ridge style vents penetrate the roof envelope.
- The pattern, location, lack of crushed granules and varying size of the hail impacts are consistent with damage caused by the reported hail event on 01/21/2014 and not mechanical or caused by a hammer as stated in the report from William John Associates.
- There is also damage to the chimney cap metal and downspouts which is consistent with hail and not hammer strikes.

Test Survey

- Gold Star has performed four test surveys on the roof surface to quantify the extent of potential hail impact damage. The tests consisted of four randomly located areas on various slopes throughout the roof surface, noting the different types of damage on each of the shingles within the test area to determine the quantity and potential cause of damage to the roof shingles.
- There were approximately 70 roof shingles within each 10 foot x 10 foot measured on the slope test area. The results of the tests are as follows:
    - TS-1 Front facing slope (E) - 4 hail strikes located within the test square area.
    - TS-2 Rear slope (G) – 17 hail strikes located within the test square area.
    - TS-3 Left slope (H) – 12 hail strikes located within the test square area.
    - TS-4 Right (F) – 12 hail strikes located within the test square area.

- After closely inspecting all the impact marks on the roof it is my professional opinion that the damage was not caused by a hammer but indeed caused by hail. None of the impact marks have crushed granules imbedded in the impact mark.
- When a shingle is struck or hit with a hammer it crushes the granules and leaves either a definitive circular or semi-circular mark or a “Frowny Face mark “ None of the impact strikes are the same size or shape. The strikes range from as small as 1⁄4 of an inch to 1 inch in size.
- If the damage was caused by a hammer all of the strikes would be the same size and shape. The different size strikes throughout the roofs surface are consistent with the reported size hail in that area.

Comments:

The following comments are based on observations made at the time of our inspection and based on a reasonable degree of professional certainty.

- The roof surface sustained significant hail damage as a result of the hail storm on 01/21/2014.
- There are 2 downspouts on the left side of the home that have dents in the metal on the same side of the roof where the hail is more dominate.
- After inspecting the 4 test squares on each slope I further inspected the remainder of the roofs surface to see if there would be hail strikes throughout the rest of the roof slopes and there was. Usually when damage is mechanically done to make it look like another cause of damage it is only in certain areas and not through the entire surface.
- The ability to repair the damages to the roof correctly is not possible due to the number of shingles damaged from this hail event and the condition of the shingles.
- Shingles were damaged on several slopes of the roof and the slopes that appear to have more damage than the other slopes is consistent with the direction of the storm.

Recommendations

- Due to the amount of shingles damaged from this hail event, the entire roof needs to be replaced. Repairs are not possible due to the amount of damage in each test square and condition of the shingles.
- As a result, attempting to repair this roof would require more than 25 percent of the roof surface to be replaced.
- Under section 611.11 of the Florida Building Code : “Not more than 25 percent of the total roof area or roof section of an existing building or structure shall be repaired, replaced, or recovered in any 12 month period unless the entire roofing system or section is replaced.”

FIRST COAST
CLAIM CONSULTANTS
Property Insurance Adjusters

Sincerely,
Mark D'Amico
First Coast Claims, LLC.
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DFS # W012672

Drawing tool: **Rectangle**

Over View of front slope