**General Loss Report**

**Date of Loss:**

Not specified

**Insurable Interest:**

Richard Daly & Not specified

Not specified San Antonio, TX 78265

**Dwelling Description:**

Dwelling is a (one story, raised ranch, one and one-half story, two story, etc.) wood framed house with (25 year 3-tab composition shingles, 30-year laminate shingles, wood shakes etc.).

**Property Condition:**

No discernible concerns or increased risks were noted at the insured property during our physical inspection of the premises. (Be sure to describe the general condition of the property, *list Items of concern, (deferred maintenance, aggressive breed of canine, unsecured pool area, unaddressed prior losses) were noted as documented in the attached photo report.*

**Inspection:**

Arrived as scheduled and conducted an inspection of the member’s property located at Not specified San Antonio, TX 78265 on 11/13/2024 with the member, Richard Daly present. The inspection revealed the following;

**Dwelling**

**Roof -** Roof has a (25 year 3-tab composition, 30 year laminate, wood shake etc.) roof with a \*/12 pitch and (“X” number of layers) noted. Per the member, the roof is approximately (“X”) years of age. Claim was submitted for possible (wind, hail, wind/hail, etc.) damage. Inspection of the roof revealed visible (wind, hail, wind/hail) damage to all slopes of the roof. (**Dwelling roof, all roofs) was/were manually hand sketched, and measurements obtained while on-site or Sketch and measurements obtained from (XYZ Company)**

**Front Elevation -** Inspection of the front elevation revealed (wind, hail, wind/hail, etc.) damage to the aluminum fascia and to the vinyl siding. (wind, hail, wind/hail, etc.) damage was also noted to the aluminum window wraps.

**Right Elevation -** Inspection of the right elevation revealed no visible storm related damage.

**Back Elevation -** Inspection of the back elevation revealed no visible storm related damage.

**Left Elevation -** Inspection of the left elevation revealed no visible storm related damage.

**Interior -** Member has stated that no storm related interior damage has been noted at the time of this report.

**Other Structures**

**Roof -** Roof has a (25 year 3-tab composition, 30 year laminate, wood shake etc.) with a \*/12 pitch and (“X” number of layers) noted. Per the member, the roof is approximately “X” years of age. Inspection of the roof revealed visible (wind, hail, wind/hail, etc.) damage to both slopes.

**Front Elevation -** Inspection of the front elevation revealed no visible storm related damage.

**Right Elevation -** Inspection of the right elevation revealed no visible storm related damage.

**Back Elevation -** Inspection of the back elevation revealed no visible storm related damage.

**Left Elevation -** Inspection of the left elevation revealed no visible storm related damage.

**Contents**

No contents loss being reported at the time of this report, with no contents damage being noted during the inspection.

**Review**

The scope of the damages was reviewed with Richard Daly.  We informed the member that we as the adjuster have no authority to discuss coverages or make decisions regarding coverage and payments, and recoverable depreciation may be applied to the dwelling and other buildings depending on the estimated cost of the damages and the thresholds set by USAA. We also explained the process of how to recover the depreciation if it has been applied to the loss after the repairs had been completed, and upon completion of this explanation the member stated they understood with no further questions at this time.  We also asked the member if they accessed their account online at usaa.com, the member stated they did.  We informed the member that they would also be able to find a copy of their estimate online after it had been reviewed and approved, stating again that all final decisions regarding coverage and payment rested solely with USAA.  NOTE: If the member does not access their account online, then use the following: We also asked the member if they accessed their account online, the member advised they did not.  We then informed the member that we would request that a hard copy be mailed to them.

**Supplement**

**(Put “N/A” if it is the original inspection and delete this paragraph. If conducting a supplemental inspection, place date of supplemental inspection, as well as all pertinent information regarding the details of the secondary inspection. Include who was present, what was discussed, and what was revised in the estimate, if applicable. Also remember to place any added or revised estimate line items in bold.)**

**Priors:**

(A thorough search for prior claims must be conducted before conducting the inspection so that any unrepaired damages allowed for on a prior loss can be fully documented, and to prevent any overlapping damages in the current estimate. If prior losses exist, please make sure to explain in detail if the repairs were made prior to this loss, or if there were any overlapping damages. Refer to “Request an Estimate for a USAA Prior Loss job aid and the ISO Prior Claims Search job aid in the Adjuster Packet for additional information.)

**Code Items**

(Code items must be addressed up front and must have supporting documentation. Need to address/explain any items included as a code upgrade. Must also specify that all supporting documents were uploaded into XactAnalysis. If there are no line items to be included, then indicate that no code items were included in the estimate.)

**Overhead & Profit**

(Explain why you included or why you did not apply O/P, for example “Overhead and Profit has been applied to this estimate due to the size of the loss with multiple skilled trades involved, in which a General Contractor will most likely be used.” If you are not applying O/P, some examples are “Overhead and Profit has not been applied to this loss as the member has advised they will use separate contractors for the different trades.”, or “The damage noted on this loss does not include multiple skilled trades, in which a General Contractor would not be required.”

**MICA/QA Assist**

Was MICA/QA Assist referral created? (Please remember that this is now required on all USAA claims.) If yes, were any exceptions triggered? If MICA/QA Assist referral was not created, please explain why.

**Mortgagee Information**

The mortgage information has been reviewed and confirmed with (Name whom you spoke with and verified mortgagee information) , mortgage company has been verified as Not specified.

**Cause and Origin:**

This loss was reported as due to Not specified damage, with a date of loss of circa Not specified. This assignment was received from your office on Not specified.

**Subrogation:**

No potential of subrogation found, as this loss is weather related.

**Salvage:**

No salvage opportunities noted.

Full Narrative Report:

Insurance Inspection Report  
  
Insured Information:  
- Name: Richard Daly  
- Policy Number: 014646994-95A  
- Claim Number: 014646994-801  
- Address: [Street Address Not Specified], San Antonio, TX 78265  
  
Inspection Details:  
- Date Inspected: November 13, 2024  
- Inspected By: Jacob Richards  
- Company: Alacrity Solutions, USAA Service Provider  
  
Risk Overview:  
The dwelling risk is a 1-story residential building with 25-year 3-tab shingles on the roof and brick veneer on the elevations. The inspection was conducted on November 13, 2024. The member experienced a power outage on the date of loss, resulting in food loss valued at $500.  
  
Dwelling Roof:  
The roof is a 5/12 pitch gable roof with 25-year 3-tab shingles installed as a single layer. Felt and drip edge are present. The roof is approximately 20 years old. Notable observations include:  
- 13 wind-damaged shingles on the front slope  
- 150 wind-damaged shingles on the rear slope  
- Multiple instances of missing or damaged shingles due to wind  
- Fascia damage on the front and rear elevations  
- PVC ridge vent and 5 pipe jacks  
  
Detached Garage:  
The detached garage roof is comprised of 3-tab shingles with a 6/12 pitch. Observations include:  
- 26 wind-damaged shingles on the left slope  
- Multiple instances of missing or damaged shingles due to wind  
- PVC ridge vent  
- All elevations are free from wind damage  
  
Fence:  
The member's privacy fence is comprised of 6-foot high PVC panels. Observations include:  
- 5 panels missing from the front run  
- One gate missing from the storm  
- 10 panels missing and damaged from the storm on the right run  
- 5 panels missing from the left run  
- One small gate missing from the left run  
  
Pool:  
During the storm, fence panels were seen flying into the pool, causing rips and damages. The pool filtration system was observed to be intact.  
  
Additional Notes:  
- The members mortgage company was verified but not specified.  
- The date of loss and date received are not specified in the report.  
  
Conclusion:  
The inspection revealed significant wind damage to the roof and fence. The dwelling and detached garage roofs have multiple instances of missing or damaged shingles. The fence has multiple panels and gates missing or damaged. The pool experienced damage due to flying fence panels.