Here is the completed report:

FINAL REPORT

DATE OF INSPECTION:

On December 16, 2024, Steven Kujawski inspected the property located at Lakewood, CO 80235 at the designated time as directed by the insured, NEW ZION HILL MISSIONARY BAPTIST CHURCH INCORPORATED.

CAUSE & ORIGIN:

This wind loss appears to have occurred on October 21, 2024, as reported.

This wind loss has originated from the roof of the church building.

INSURED CLAIMED DAMAGES:

The insured has filed the claim as they noticed damage to their roof and are claiming said damage.

OUR INSPECTION FINDINGS:

ROOFING:

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

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

Right Slope- 5 shingles damaged on this slope.

Rear Slope- No damage reported on this slope.

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

EXTERIOR OBSERVATIONS:

Front elevation- Vinyl soffit and aluminum facia damaged on the front and right elevations of the church building. Styrofoam and stucco trim around the double doors on the front elevation also damaged.

Right elevation- Vinyl soffit and aluminum facia damaged on the right elevation of the church building.

Rear elevation- Soffit and facia damaged on the rear elevation of the church building.

Left elevation- This elevation was inspected and found to be free from storm-related damages.

INTERIOR OBSERVATIONS:

Water has entered the sanctuary through the roof during a storm, causing damage to lavender-colored suspended ceiling tiles.

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:

We have not applied overhead and profit to our estimate, as the use of a general contractor is not required at this time.

SALES TAX:

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.

The insured did not have a contractor present during the inspection.

PENDING ITEMS:

We will be actively pursuing the following in order to bring this claim to conclusion.

The estimate created by the insured’s preferred repair contractor so that we may reach an agreed scope and price.

The mitigation invoice for this loss.

The ITEL report for Roofing

The insured’s list of damaged Personal Property

The insured’s ALE Receipts and information regarding their normal expenditures.

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 and or anything else on this assignment.

Sincerely,

Steven Kujawski

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