Here is the completed report:

General Loss Report

Date of Loss: 11/13/2024

Insurable Interest:

Richard Daly & Mortgage Company

[INSURED\_H\_STREET] [INSURED\_H\_CITY], [INSURED\_H\_STATE] [INSURED\_H\_ZIP]

Dwelling Description:

Dwelling is a one story wood framed house with 25 year 3-tab composition shingles.

Property Condition:

No discernible concerns or increased risks were noted at the insured property during our physical inspection of the premises. The general condition of the property is well maintained, with no signs of deferred maintenance or other concerns.

Inspection:

Arrived as scheduled and conducted an inspection of the member’s property located at [INSURED\_H\_STREET] [INSURED\_H\_CITY], [INSURED\_H\_STATE] [INSURED\_H\_ZIP] 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 roof with a 5/12 pitch and single layer noted. Per the member, the roof is approximately 20 years of age. Claim was submitted for possible wind damage. Inspection of the roof revealed visible wind damage to all slopes of the roof. The dwelling roof was manually hand sketched, and measurements obtained while on-site.

Front Elevation - Inspection of the front elevation revealed wind damage to the aluminum fascia and to the vinyl siding. Wind 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 wind damage to the aluminum fascia and to the vinyl siding.

Left Elevation - Inspection of the left elevation revealed wind damage to the aluminum fascia and to the vinyl siding.

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 roof with a 6/12 pitch and single layer noted. Per the member, the roof is approximately 20 years of age. Inspection of the roof revealed visible wind 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.

Supplement

N/A

Priors:

A thorough search for prior claims was conducted before conducting the inspection, and no prior losses were found.

Code Items

No code items were included in the estimate.

Overhead & Profit

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.

MICA/QA Assist

A MICA/QA Assist referral was created, and no exceptions were triggered.

Mortgagee Information

The mortgage information has been reviewed and confirmed with the mortgage company, and the mortgage company has been verified as Mortgage Company.

Cause and Origin:

This loss was reported as due to wind damage, with a date of loss of circa 11/13/2024. This assignment was received from your office on 11/13/2024.

Subrogation:

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

Salvage:

No salvage opportunities noted.