

Final Loss Report (sample)

Insured:	[Removed]	Date of Loss:	9/11/2017
Location:	Gwinnett County, GA	Type of Loss:	Wind (Hurricane Irma)
Assigned:	9/12/2017	Inspected:	9/14/2017
Adjuster:	Josh Clark	Report Date:	9/24/2017

Enclosures

Estimate, Statement of Loss, Replacement Cost Report, Photos (53), Diagrams, Contractor Agreement.

Inspection

We met with the insured's spouse and her contractor to conduct our inspection on 9/14/2017.

Cause of Loss

This loss is the result of a windstorm.

Description of Damage

A large tree was uprooted during the storm and fell across the rear elevation. The screened-in porch was struck, knocked out of square and pulled away from the dwelling wall. The porch roof was twisted; its framing will need to be rebuilt and the walls squared and set. The porch interior is finished with stained and sealed pine boards, and the ceiling boards will need to be removed and replaced when the roof is reframed.

The top half of the tree fell across the back slope of the hip roof and the flat rubber membrane roof. Several king rafters were snapped off at the end of the hip, along with custom fascia and soffit work. To repair the broken rafters properly they must be tied in at least 4 ft up the slope, which requires removing and replacing more of the one-year-old architectural shingles on the back and right slopes. The gutters along the rear elevation were also damaged.

Several holes were punched through the rubber membrane roof and into the sunroom, and water was pooling beneath the membrane. The membrane roof will be removed and replaced, running 3 to 4 ft up the back slope of the shingle roof, with some sheathing replaced. Two of the three identical skylights on this roof were directly damaged; we allowed the third as well because they are an older matching set. Repairs along the rear and left elevations will require scaffolding.

In the sunroom, water stains ran along the custom box beam ceiling trim and water was pouring from the seams. The box beam trim, damaged drywall and insulation will be replaced and painted. Water also ran down the walls and onto the tile floor, which had begun to crack at the time of inspection.

Estimate

We prepared and attached our estimate. We worked with the insured's contractor to reach an agreed scope of damages, and after some back and forth the contractor agreed to our final estimate in writing (attached).

Statement of Loss

Item	RCV	Depreciation	ACV
Coverage A - Dwelling	\$45,296.26	\$2,380.04	\$42,916.22
Coverage B - Other Structures	\$390.00	\$0.00	\$390.00
Totals	\$45,686.26	\$2,380.04	\$43,306.22
Less deductible	(\$2,500.00)		
Claim payable (RCV)	\$43,186.26		

Recommendation: payment to insured in the RCV amount of \$43,186.26 (recoverable depreciation \$2,380.04).

Photo Sheet (selected photos)



Photo 1

Date taken: 9/14/2017

Taken by: Josh Clark

Uprooted tree



Photo 2

Date taken: 9/14/2017

Taken by: Josh Clark

Tree fell across the back porch roof



Photo 3

Date taken: 9/14/2017

Taken by: Josh Clark

View from stump to dwelling



Photo 4

Date taken: 9/14/2017

Taken by: Josh Clark

The impact shifted the porch and pulled it away from the wall



Photo 5

Date taken: 9/14/2017

Taken by: Josh Clark

Porch pulled from the wall



Photo 6

Date taken: 9/14/2017

Taken by: Josh Clark

Tarp was installed over opening



Photo 7

Date taken: 9/14/2017

Taken by: Josh Clark

Gap where porch roof was pulled away from the main dwelling



Photo 8

Date taken: 9/14/2017

Taken by: Josh Clark

Part of tree still leaning on porch roof



Photo 9

Date taken: 9/14/2017

Taken by: Josh Clark

Framing crushed beneath the tree



Photo 10

Date taken: 9/14/2017

Taken by: Josh Clark

Soffit, fascia, trim, and gutters ripped off



Photo 11

Date taken: 9/14/2017

Taken by: Josh Clark

Milled-out trim along the exterior beneath the soffit



Photo 12

Date taken: 9/14/2017

Taken by: Josh Clark

Rafter ends were snapped and some decking damaged



Photo 13

Date taken: 9/14/2017

Taken by: Josh Clark

Multiple holes punched through roofing



Photo 14

Date taken: 9/14/2017

Taken by: Josh Clark

Busted skylight



Photo 15

Date taken: 9/14/2017

Taken by: Josh Clark

This dome was cracked

**Photo 16**

Date taken: 9/14/2017

Taken by: Josh Clark

The third skylight wasn't damaged but is one of 3 identical skylights, so it will need to be replaced as well for a uniform finish

**Photo 17**

Date taken: 9/14/2017

Taken by: Josh Clark

About 3' of shingles will be detached and reset to facilitate repairs to the rubber roofing

**Photo 18**

Date taken: 9/14/2017

Taken by: Josh Clark

Openings cut in drywall where water was pouring out



Photo 19

Date taken: 9/14/2017

Taken by: Josh Clark

Staining on the box beam trim and a hole where a branch punched through



Photo 20

Date taken: 9/14/2017

Taken by: Josh Clark

Water was pouring down inside of this wall



Photo 21

Date taken: 9/14/2017

Taken by: Josh Clark

Water ran down to the floor and the oversized base is pulling apart at the seam



Photo 22

Date taken: 9/14/2017

Taken by: Josh Clark

Cracked tiles removed



Photo 23

Date taken: 9/14/2017

Taken by: Josh Clark

The jolt to the room cracked the tile floor

**Photo 24**

Date taken: 9/14/2017

Taken by: Josh Clark

Photo supplied by the homeowner after inspection: porch roof structure. The main ridge beam is cracked and the rafters are twisted and pulled loose.