

Roofing Company

IN

STORM DAMAGE INSPECTION REPORT

Roof Storm Damage Inspection

Date	Property Assessment Following April 14, 2026 Hail Event
Reference	Inspection Date
Prepared by	SDI-042626-001
Address	Roofing Company
	2214 Covington Rd, Fort Wayne, IN 46804

SHINGLES

Multiple impact damage patterns observed across all slopes of 3-tab asphalt shingles. Hail bruising presents as soft spots where granules have been displaced, exposing the underlying mat to UV degradation. Granule loss is scattered throughout all slopes with exposed mat visible in impact zones.

- Hail bruising (soft spots) - FUNCTIONAL damage, compromises shingle integrity and accelerates weathering
- Granule loss with exposed mat - FUNCTIONAL damage, reduces fire rating and UV protection
- Lifted seal strips - FUNCTIONAL damage, allows wind uplift and water infiltration

Damage Mechanism

Impact patterns consistent with hail strike - random distribution across all slopes, fractured mat visible at strike points, soft spots indicating compression damage to underlying fiberglass mat.

FLASHINGS

Step flashing along wall intersections shows impact deformation that compromises the water-shedding profile. Pipe boot collars exhibit multiple failure modes consistent with hail impact and UV degradation.

- Step flashing damaged - FUNCTIONAL damage, impacts can create reverse-slope conditions allowing water intrusion
- Pipe boot torn/UV-cracked - FUNCTIONAL damage, compromised rubber collar allows direct water penetration into roof system

Critical Finding

Damaged step flashing and pipe boots are immediate water infiltration risks. These components must be addressed to prevent interior damage during next precipitation event.

GUTTERS & DRAINAGE

Gutter system shows comprehensive impact damage affecting both horizontal runs and vertical downspouts. Splash pans at grade level confirm ground-strike hail size consistent with roof damage.

- Dented gutters - FUNCTIONAL damage, impacts can create low spots causing improper drainage and standing water

- Dented downspouts - FUNCTIONAL damage, deformation can restrict water flow and cause backup
- Splash pans damaged - COSMETIC damage, does not affect drainage performance but confirms hail event

CHIMNEYS & VENTS

Roof-mounted ventilation components show impact damage consistent with the hail event. Ridge ventilation system exhibits multiple strike points affecting both aesthetic and functional performance.

- Turbine/box vents dented - FUNCTIONAL damage, deformation can restrict airflow and compromise attic ventilation
- Ridge vent damaged - FUNCTIONAL damage, compromised ridge vent reduces attic ventilation efficiency and may allow water penetration

ATTIC

Interior inspection reveals evidence of water infiltration through compromised roof system. Moisture evidence on structural components indicates active leakage requiring immediate attention.

- Staining on decking - FUNCTIONAL damage, indicates historical water infiltration through roof system
- Active moisture on rafters - FUNCTIONAL damage, ongoing water penetration causing structural moisture exposure

Immediate Action Required

Active moisture in attic space indicates ongoing water infiltration. Temporary measures should be implemented immediately to prevent further interior damage and potential mold development.

CLAIM-FILING RECOMMENDATION

Recommendation: YES

Significant functional damage documented across multiple roof components with active water infiltration. Test square count of 8 impacts meets industry threshold for hail damage on 12-year-old roof. Both impact damage and resulting leakage support insurance claim viability.

XACTIMATE-READY MEASUREMENTS

Total Squares	28 squares (approximate)
Slopes Affected	All 4 slopes
Pitch	6/12 (walkable)
Waste Factor	10% (simple gable configuration)
Ridge/Hip Linear Feet	TBD - full takeoff required
Valley Linear Feet	TBD - full takeoff required
Step Flashing Linear Feet	TBD - measure wall intersections
Drip Edge Linear Feet	TBD - measure perimeter

PUBLIC ADJUSTER RED FLAGS

Be aware of these common predatory practices when approached by public adjusters:

- Door-knockers demanding you sign a contract the same day of contact
- Claims that you won't pay anything out of pocket or demanding your insurance check be signed over
- Misrepresenting their license status or claiming to be insurance company representatives
- Promising guaranteed claim approval or inflated settlement amounts
- Requesting payment or fees before any work is performed on your claim

EVIDENCE COLLECTED

- Photographic documentation of shingle damage across all slopes
- Test square performed on worst-affected slope (8 impacts documented)
- Images of damaged step flashing and pipe boot failures
- Documentation of gutter and downspout impact damage
- Soft metal damage photos (vents, ridge components)
- Interior attic moisture documentation
- Splash pan damage confirming ground-strike hail size

Additional documentation needed: Detailed linear measurements for Xactimate estimate, core samples if requested by adjuster, weather service hail size verification for claim file.

Disclaimers

- AI-assisted document. Generated by DeskOps using artificial intelligence based on information provided by the business owner.
- This document has not been reviewed by a licensed professional unless specifically stated on the signature line. The business owner is responsible for reviewing all content for accuracy before delivery to any customer.
- Nothing in this document constitutes legal, financial, tax, medical, or engineering advice. All recommendations, estimates, and projections are informational only and should be independently verified before any action is taken.
- This is an AI-assisted field report. Contractor must verify each finding against the actual roof conditions and photographic evidence before submitting to insurance carrier.
- Insurance coverage determination is made solely by the insurance carrier based on policy terms and conditions. This inspection report does not guarantee claim approval or payment.
- All measurements are field approximations. Final Xactimate estimate requires detailed takeoff measurements for accuracy.

Inspector

Property Owner