

# REED CLAIMS, INC.

9249 S. Broadway #200-442

Highlands Ranch, CO 80129

303-803-4221

[www.reedclaims.com](http://www.reedclaims.com)

## INDEPENDENT ROOF & EXTERIOR INSPECTION REPORT

**Inspection Address:** 1000 Anywhere Street  
Anywhere, CO 80130

**Inspection Completed By:** Mike Reed  
Independent Roof Inspector  
HAAG Certified Residential Roof Inspector #201203931  
Reed Claims, Inc.  
[www.reedclaims.com](http://www.reedclaims.com)

**Inspection Requested By:** Joe Smith – Homeowner

**Inspection Completed:** 1/1/2018

### PURPOSE AND SCOPE:

The purpose of this inspection was to conduct a visual inspection of the roof covering system, including the roof covering material, vents, and flashing, along with an inspection of the home exterior, in order to assess the following:

- Age and general condition of the roof covering
- Identification of weather-related damage to the roof covering and roof accessories
- Identification of other roof covering issues, such as blisters, nail pops, deteriorated seals, manufacturer's defects, installation defects, and other issues
- Identification of weather-related damage to the exterior and fence

The inspection was limited to those areas that were visually and physically accessible. The inspection was not a risk assessment. The Inspector has prepared this written Inspection Report for the sole use and benefit of the client. The use of this report and information contained herein by others, in whole or in part, is not authorized without the written mutual consent of the client and Reed Claims, Inc.

## **OUR EXPERIENCE:**

Reed Claims, Inc. was founded in 2012 to provide independent insurance adjusting services for residential homeowner claims. The company also provides independent roof and exterior inspection services, specifically targeting weather-related damage. Our independent roof inspectors have 10+ years of experience performing roof inspections, and hold current Residential Roof Inspector certifications from HAAG Engineering. Reed Claims, Inc. has inspected over 3,000 roofs since 2012.

### **1) Roof Covering**

|                       |  |
|-----------------------|--|
| Building Type:        | Single-family/ One-story dwelling                                  |
| Roof Covering:        | One layer of 30-year, laminated, fiberglass shingles               |
| Age of Roof Covering: | Exact age unknown. Estimated at 5-10 years.                        |
| General Condition:    | Average Overall  |
| Metal Drip Edge:      | Present at eaves and rakes   |
| Ice & Water Shield:   | Not present  |
| Ventilation:          | Roof-top Attic Vents: 8<br>Gable Vents: 0<br>Soffit Vents: Present |

### **2) Identification of Weather-Related Damage**

#### **Roof Hail Inspection**

The entire roof covering was reviewed for possible hail and wind damage. In addition, 10' x 10' test squares were completed on both directional slopes to determine the extent of possible hail damage.

| <u>Test Square</u> | <u>Number of Possible Spots of Hail Damage</u> |
|--------------------|--|
| Front Slope        | 15+  |
| Back Slope         | 15+  |

Hail impact marks were found up to 1" in diameter on the front/back facing slopes. Reed Claims, Inc. defines hail damage to asphalt shingles as spots with a hail impact mark, where the granules have been released or embedded into the shingle matting, in addition to, a bruise or soft spot in

the shingle matting. This type of damage is considered to cause pre-mature wear of the shingle at the impact site, eventually affecting the shingles water shedding capability and decreasing the shingle life expectancy.

Hail Damage to Shingles: YES  
Hail Dents to HVAC Cap: YES  
Hail Dents to Box/Turtle Vents: YES

#### Hail Date of Loss Research

The NOAA website lists hail up to 1.25" near the dwelling address on 6/4/18.

#### Roof Wind Inspection

There are no obvious signs of missing, torn, or creased shingles. Please note that every individual shingle was not physically manipulated to determine if damage is present. Some damage, such as from fasteners pulled through the shingle, can be hidden, as shingles can re-seal after a weather event, preventing the identification of such a problem.

#### Exterior Inspection

Front Elevation: No hail or wind damage was found  
Right Elevation: Hail damage to downspouts, siding paint, screens, and vent  
Rear Elevation: Hail damage to screens  
Left Elevation: Hail damage to downspouts and A/C unit  
Fence: Hail damage to fence stain

## 2) Identification of Non-Weather-Related Issues

|                                 | Minor | Moderate | Severe |
|---------------------------------|-------|----------|--------|
| General Granule Loss:           | X     |          |        |
| Blistering:                     |       |          |        |
| Thermal Cracking (Crazing):     |       |          |        |
| Nail Pops:                      |       |          |        |
| Deterioration of Sealant Strip: |       |          |        |
| Overdriven Fasteners:           |       |          |        |
| Mechanical Damage:              | X     |          |        |

Manufacturer Defect:

#### 4) Identification of Areas of Concern – Roof Covering & Exterior

- No Soft Spots on Decking
- No Plank Decking
- No Exterior Signs of Water Intrusion/Leaks
- No Improper/Poor Installation
- No Improper/Poor Ventilation
- No Incorrect Use of Materials
- No Improper Flashing
- No Lack of Chimney Cricket
- No Poor Design / Poor Water Run-off
- No Signs of Ice Damming

NOTE: An interior inspection was not performed; therefore, we cannot verify if there are interior signs of past or current leaks through the roof covering/flashings.

#### 5) Summary of Findings

The roof covering on the dwelling and shed both appear to have sustained significant function hail damage. There are exterior hail damages to three elevations. It is recommended that you file a homeowner insurance claim for possible hail damage. No wind related damage was found to the dwelling, shed, or fence.

Thank you for the opportunity of allowing our company to be of service.

Michael D. Reed  
Independent Roof Inspector  
HAAG Certified Residential Roof Inspector #201203931  
Reed Claims, Inc.  
[www.reedclaims.com](http://www.reedclaims.com)

#### DISCLAIMER

Reed Claims, Inc. strives to provide an independent and accurate assessment to assist homeowners and realtors better understand the condition of the roof covering and exterior. This is recommendation only, not a guarantee of coverage by your insurance carrier. Identification of hail damage is often subjective and different opinions can result. This report is not meant to take place of an official insurance inspection. We recommend you file a claim with the insurance carrier, or hire a licensed and experienced contractor, if you have any concern about your roof/home.

Our report/findings are not to be used in lieu of any other professional opinion, but only to be used as a guide to help you make appropriate decisions. Our inspection is looking for moderate to serious roofing issues, as it is not our claimed scope of work to inspect every shingle, as we cannot and will not claim that a roof has zero storm damage, as minor damage may exist that does not meet our threshold for inspection and/or disclosure. This is not a guarantee of any kind against water leakage, and/or any other issues that occur.

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