

Roof System – Full Tear-Off and Rebuild Following Windstorm and Hail Loss

Policyholder: Paul J. Willems

Loss Date: May 8, 2025

ZIP Code: 87109 (Albuquerque, NM)

Structure Type: Residential, (3%) pitched roof with attic insulation

Policy Number: GIC 01765 76 35 90A

Carrier: USAA General Indemnity Company

Policy Form: Preferred Protection Plan (HO-9R) with New Mexico Special Provisions

Coverage Basis: Replacement cost for direct physical loss caused by covered perils

Contractor: Atlantis Roofing LLC | (505) 489-9071

Property Address: **4709 Brenda Street NE., Albuquerque, NM 87109****Coverage Alignment**

This document outlines the full scope of work required to restore the insured dwelling to its pre-loss condition following direct physical loss caused by windstorm and hail on May 8, 2025. The reconstruction plan is causally anchored in the documented damage and structured to comply with the certified USAA Preferred Protection Plan (HO-9R), including all applicable endorsements and jurisdictional requirements for ZIP Code 87109.

Each section of this scope reflects materials and labor necessary to reestablish structural integrity, waterproofing, ventilation, and code compliance. No line item reflects betterment, elective enhancement, or non-covered scope. All components are selected to match pre-loss configuration and meet manufacturer warranty standards.

Coverage is primarily supported under Section I – Coverage A: Dwelling Protection, which provides replacement cost reimbursement for damaged building components once repairs are completed. Where applicable, secondary coverage may apply under Section I – Additional Coverages: Building Ordinance or Law or Reasonable Repairs, based on code mandates, procedural necessity, or mitigation requirements.

This scope is presented for the policyholder to offer the carrier for full reimbursement. It is formatted to reflect causation, compliance, and policy alignment throughout. Each section includes rationale for inclusion and coverage justification, consistent with the certified policy and the policyholder's proof of loss sworn statement already provided.

The total contract price of **\$36,107.58** is divided into three structured payments to support project execution and financial transparency:

• 40% Upfront Payment:		\$14,443.03
• 30% Mid-Phase Payment:		\$10,832.27
• 30% Final Payment Upon Completion:	Willems1012@gmail.com	<u>\$10,832.28</u>
		Total: \$36,107.58

HOMEOWNER


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Paul Willems

(505) 948-0427

CONTRACTOR


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Sam Lopez

Atlantis Construction

(505) 489-9071

<u>Line</u>	<u>Code & Description</u>	<u>Qty</u>	<u>Unit</u>	<u>Unit Price</u>	<u>Total</u>
1	RFG GUTR&R – Remove & reset gutters	108	LF	\$17.59	\$1,899.99
2	RFG GUTAPRON – Install gutter apron	1	EA	\$499.00	\$499.00
3	RFG REMOVE – Remove existing shingles	25	SQ	\$126.00	\$3,150.00
4	RFG DECKRM – Remove roof decking	89	EA	\$46.74	\$4,160.00
5	RFG DECK OSB – Install 7/16" OSB sheathing	98	EA	\$72.91	\$7,144.95
6	RFG SYN – Synthetic underlayment	4	RL	\$102.00	\$408.00
7	RFG SHINGINST – Shingle installation labor	78	BD	\$83.33	\$6,500.00
8	RFG TAR – Roofing tar (bucket)	1	EA	\$150.00	\$150.00
9	RFG NAILS COIL – Coil nails	2	BX	\$120.00	\$240.00
10	RFG NAILS CAP – Plastic cap nails	1	BX	\$45.00	\$45.00
11	PNT SPRAY – Spray paint (mark penetrations)	4	EA	\$25.00	\$100.00
12	RFG STRIP STARTER – Starter strip shingles	3	BD	\$64.00	\$192.00
13	RFG RIDGE CAP – Ridge cap shingles	3	BD	\$150.00	\$450.00
14	RFG FLASH INSPECT – I(California style)	1	EA	\$775.00	\$775.00
15	RFG DRIP EDGE – Replace drip edge (2"x2")	250	LF	\$4.80	\$1,200.00
16	RFG FLASH SKYLIGHT – Skylight flashing	1	EA	\$200.00	\$200.00
17	RFG SKYLIGHT R&R – Detach skylight	1	EA	\$299.00	\$299.00
18	RFG BOOT SEAL – Seal w/ urethane boots	5	EA	\$32.00	\$160.00
19	INSUL BLOW R38 – blown-in (1,800 sq ft)	1	LS	\$3,743.98	\$2,999.00
20	INSUL EQUIP RENT – blower rental (2-day)	1	EA	\$869.00	\$869.00
21	INSUL LABOR – Insulation install labor	1	LS	\$1,532.00	\$1,532.00
22	DMO DEBRIS – Disposal fees (20 yd)	1	EA	\$799.97	\$799.97
23	PERMIT FEES – Permit fees	1	EA	\$100.00	\$100.00
24	RFG ICE&WATER – Ice and water shield	1	RL	\$150.00	\$150.00
25	RFG VENT RIDGE – Ridge cap vent	2	EA	\$244.99	\$489.99
26	RFG CAP SHEET – Cap sheet (20 sqft patio)	20	SF	\$40.00	\$799.99

Financial Summary

Subtotal (Pre-GRT):

\$33,923.22

NM Gross Receipts Tax (6.4375%):

\$2,184.36

Total Contract Price:**\$36,107.58**

Paul Willems


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Roofing Project Duration & Execution Timeline

The roofing project is scheduled to begin following payment clearance on or after September 2, 2025, with a projected duration of four business days. To initiate material procurement and secure crew mobilization, **a 40% upfront payment of \$14,443.03 is required**. Once funds are received and cleared (typically within three business days), materials will be purchased—likely by Thursday, September 5—with site mobilization targeted for Friday, September 6 or Monday, September 9, depending on delivery logistics.

Work Sequence Overview

Day 1: Site protection and staging. Solar panels and AC units have already been removed. Roofing crew will begin full tear-off of 25 squares of shingles and removal of 89 roof decking panels to expose the attic cavity. Tarps will be deployed only to contain exposed insulation during sheathing removal.

Day 2: Installation of 98 new OSB sheathing panels. Once decking is secured, spray paint will be applied to mark penetrations, skylight zones, and flashing integration points. Drip edge and synthetic underlayment will follow, along with ice and water shield at eaves and valleys per code. Fasteners will include coil nails and plastic cap nails.

Day 3: Shingle installation using Malarkey Highlander® AR architectural shingles, starter strips, ridge caps, and ridge vent units. Flashing integration will include California-style valleys, skylight flashing, and sealing of five penetrations with urethane boots.

Day 4: Final attic restoration including R-38 blown-in insulation, duct sealing, and spray foam application. Solar and HVAC reinstallation will be scheduled immediately following roof completion. Electrical reconnection will be coordinated with licensed subcontractors. Permit inspections will be scheduled with the City of Albuquerque Building Safety Division.

All work will be performed in accordance with OSHA safety standards, manufacturer specifications, and applicable building codes. A contingency buffer remains available to accommodate weather delays, inspection scheduling, or material delivery issues.

For safety reasons, no occupants or visitors should be present on the property during active work hours. This restriction helps prevent exposure to elevated work zones, falling debris, and equipment hazards. If access to the property is needed during construction for any reason, we ask that you provide at least one hour advance notice. This allows our crew to pause operations and secure the site to ensure safe entry.

Your cooperation is essential to maintaining a secure job site and completing the project efficiently and without incident.

Paul Willems



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I. Scope Overview and Causation Rationale

This scope reflects the full removal and replacement of the roof system following collapse and water intrusion caused by windstorm and hail—a combined peril explicitly listed under Section I – Losses We Cover (Certified Policy, p. 7). The policy does not treat windstorm and hail as separate or alternative causes; it defines them jointly as a covered peril, consistent with the language used on the policyholder’s sworn statement in the proof of loss form and the certified policy declarations.

The May 8, 2025 storm event produced sustained wind velocities and hail impact sufficient to breach the roof envelope. This breach led to structural compromise, failed waterproofing, and attic insulation exposure. The resulting conditions triggered full-system failure and activated multiple coverage provisions under the USAA Preferred Protection Plan (HO-9R) and New Mexico-specific endorsements. The reconstruction is sequenced to coordinate with insulation remediation and post-roof trades (solar and HVAC), and is strictly limited to policy-covered components. No upgrades, betterments, or discretionary enhancements are included. Every action is causally linked to the combined peril and required to restore the dwelling to its pre-loss condition in full compliance with governing code and manufacturer specifications.

While the carrier’s field adjuster, Mr. Joseph Martinez, has stated that hail damage is not covered due to his initial belief that it occurred on a different date, this position is procedurally and contractually unsupported. Then his secondary position that the hail damage is “blistering” and not “hail” damage at all. The certified policy does not require the policyholder to isolate or date-stamp each contributing peril, and the hail marks are fresh.

Section I – Losses We Cover (p. 7) lists “windstorm or hail” as a single covered peril, and the proof of loss form reflects this same language. There is no provision in the policy requiring separate dates or independent causation for each subcomponent of the peril.

Moreover, the presence of hail damage is not in dispute:

- The policyholder’s licensed public adjuster has documented hail impact consistent with roof system compromise.
- The prior carrier’s representative adjuster, Lee Johnson, confirmed hail damage in his report.
- The roofing contractor has verified hail impact on multiple slopes.
- The carrier’s own field adjuster, Joseph Martinez, acknowledged that the entire roof must be replaced due to wind damage.

This admission confirms that the full roof replacement is not only approved—it is structurally necessary. The attempt to deny hail damage based on a speculative alternate date is irrelevant to the scope and unsupported by policy language. The causation is joint, the peril is singular, and the coverage is triggered.

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The following provisions are directly activated by the nature and extent of the loss:

Coverage A – Dwelling Protection (Certified Policy, p. 5)

Provides replacement cost coverage for the dwelling structure, including the roof system, when damaged by a covered peril. The roof failure due to windstorm and hail constitutes direct physical loss.

Losses We Cover – Windstorm and Hail (Certified Policy, p. 7)

Windstorm and hail are listed together as a single covered peril. The May 8, 2025 event involved both wind uplift and hail impact, which jointly caused breach of the roof envelope. Coverage is triggered by their combined occurrence.

Additional Coverages – Collapse (HO-ACPNM and HO-NM Endorsements, Certified Policy, pp. 13–14)

Extends coverage to structural failure caused by hidden decay, water intrusion, or impact from a covered peril. The compromised decking and failed waterproofing meet the policy's definition of collapse. Reconstruction is required to restore load-bearing capacity and environmental separation.

Conditions – Reasonable and Necessary Repairs (Certified Policy, p. 17)

Obligates the carrier to pay for reasonable and necessary repairs to restore the dwelling to its pre-loss condition. Each component in this scope is required to reestablish structural integrity, waterproofing, and code compliance.

Loss Settlement – Replacement Cost Basis (Certified Policy, p. 18)

Provides replacement cost coverage for building components once repairs are completed. This scope reflects the full cost to replace damaged roof components with materials of like kind and quality, consistent with pre-loss configuration and current building code.

Additional Coverages – Debris Removal, Reasonable Repairs, Building Ordinance or Law (Certified Policy, pp. 11–12)

Debris removal is required to clear damaged materials and prepare the site for reconstruction. Reasonable repairs include temporary containment measures and permit acquisition. Building Ordinance or Law coverage applies to code-mandated components such as ice and water shield, ridge venting, and drip edge installation.

This scope is not speculative, elective, or inflated. It is a causation-anchored, compliance-driven reconstruction plan that restores the insured dwelling to its pre-loss condition following a covered peril. The full roof replacement is approved, necessary, and structurally unavoidable. The presence of hail damage is supported by multiple licensed professionals and cannot be dismissed based on speculative date separation. Coverage activation is warranted under multiple provisions, and reimbursement should be issued in full, subject only to the applicable deductible.

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II. Tear-Off and Debris Management

The contractor will remove all existing roofing materials, including 25 squares of architectural shingles, synthetic underlayment, fasteners, and associated components. This includes full removal of 89 roof decking panels to expose the attic cavity for insulation remediation and structural inspection. The removal is not elective—it is required to access compromised structural elements, confirm collapse conditions, and prevent further deterioration. The decking removal also enables compliance with insulation remediation protocols and ensures that reconstruction meets code minimums.

All debris will be loaded into a 20-yard trailer and disposed of in accordance with EPA and OSHA standards governing construction waste and airborne particulate containment. Spray paint will be used to mark penetrations and flashing zones for rebuild accuracy, ensuring that all components are restored to their pre-loss configuration.

Tarps will be deployed sparingly and only to contain exposed insulation during sheathing removal. No tarps will be used for weatherproofing, concealment, or scope expansion. This containment is necessary to preserve the insulation boundary and prevent cross-contamination during mitigation. The use of tarps in this context is a reasonable and necessary repair action under Section I – Additional Coverages: Reasonable Repairs (Certified Policy, p. 11), and is reimbursable as part of the covered loss.

Permit acquisition is included and will be coordinated with the City of Albuquerque Planning Department – Building Safety Division, which governs construction activity within ZIP Code 87109. The contractor will submit for roofing and structural permits in accordance with the 2018 International Residential Code (IRC) as adopted by the City of Albuquerque. Permit fees are reimbursable under Section I – Conditions: Reasonable and Necessary Repairs (Certified Policy, p. 17) and Section I – Additional Coverages: Building Ordinance or Law (Certified Policy, p. 12), as they are required to bring the structure into lawful compliance and pass final inspection.

This tear-off and debris management protocol is not speculative or excessive. It is a causation-anchored, code-driven sequence of actions required to restore the dwelling to its pre-loss condition following collapse and water intrusion caused by windstorm and hail. Each step is justified by structural necessity, regulatory mandate, and policy language. Coverage activation is warranted, and reimbursement should be issued in full, subject only to the applicable deductible.

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III. Sheathing and Waterproofing Installation

Upon completion of insulation remediation, the contractor will install 98 new panels of 7/16" oriented strand board (OSB) roof sheathing. This material is required to restore structural integrity and meet current building code under IRC §R503 and §R905.1.2, as adopted by the City of Albuquerque Building Safety Division. The sheathing replacement is not elective—it is mandated by the extent of collapse and water damage documented during inspection. The original panels were compromised by wind uplift and hail impact, and their removal was necessary to expose the attic cavity for insulation remediation and verify structural failure.

The installation of new sheathing is a code-driven action required to reestablish load-bearing capacity and prepare the roof system for waterproofing. It is reimbursable under Section I – Coverage A: Dwelling Protection (Certified Policy, p. 5) and Section I – Conditions: Reasonable and Necessary Repairs (Certified Policy, p. 17), as it constitutes a material restoration of the dwelling following direct physical loss caused by windstorm and hail.

Following sheathing installation, four rolls of synthetic underlayment will be applied to create a continuous moisture barrier. One roll of ice and water shield will be installed at all eaves and valleys in accordance with IRC §R905.1.2 and manufacturer specifications. These components are required to restore the roof envelope and prevent future infiltration. Their inclusion is not discretionary—they are mandated by code and required to pass final inspection under the jurisdiction of the City of Albuquerque Planning Department.

Fasteners include two boxes of coil nails and one box of plastic cap nails, required for securement of sheathing and underlayment. These materials are consistent with pre-loss condition and meet code minimums. No substitutions, enhancements, or non-covered upgrades are included. Each item is selected for structural necessity and compliance—not preference or aesthetics.

This sheathing and waterproofing sequence is a causation-anchored, policy-supported restoration of the roof system. It is required to restore the dwelling to its pre-loss condition and meet all applicable building codes and manufacturer warranty standards. Coverage activation is warranted under multiple provisions, and reimbursement should be issued in full, subject only to the applicable deductible.

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IV. Shingle System and Flashing Integration

This section outlines the full replacement of the roof's shingle and flashing system following direct physical loss caused by windstorm and hail—a combined peril explicitly covered under Section I – Losses We Cover (Certified Policy, p. 7). All components described below are required to restore the dwelling to its pre-loss condition and are eligible for reimbursement under Coverage A – Dwelling Protection (p. 5). Where specific items are mandated by code or manufacturer specification, coverage may alternatively apply under Additional Coverages: Building Ordinance or Law (p. 12) or Reasonable Repairs (p. 11).

Architectural Shingles

Installation includes 78 bundles of Malarkey Highlander® AR architectural shingles, matching the pre-loss type and manufacturer. These shingles are required to restore the roof's waterproofing, wind resistance, and manufacturer warranty eligibility. Their replacement is not elective—it is a direct restoration of the original roof system and is covered under Coverage A. The original shingles were compromised by wind uplift and hail impact, and full replacement is necessary to reestablish envelope integrity.

Starter Strip Shingles

Three bundles of starter strips will be installed along all eaves and rake edges. These strips are manufacturer-required to initiate the adhesive bond line and prevent wind uplift at the roof perimeter. Without starter strips, the first course of shingles lacks anchoring and fails to meet ASTM D3161 and D7158 wind resistance standards. Their inclusion is necessary to restore the roof system to its original configuration and preserve warranty eligibility. Coverage is appropriate under Coverage A as part of the original roof assembly. If challenged, reimbursement may alternatively apply under Reasonable Repairs due to their role in preventing further damage.

Ridge Cap Shingles and Venting

Three bundles of ridge cap shingles will be installed to restore ridge protection. Two ridge vent units will be installed to reestablish attic ventilation. These components were present prior to loss and are required to restore the roof's ventilation system. Coverage is appropriate under Coverage A. If the carrier determines that ridge venting is code-mandated, reimbursement may alternatively apply under Ordinance or Law, pursuant to IRC §R806.2 and local enforcement by the City of Albuquerque Building Safety Division.

Valley Construction and Flashing Integration

California-style valleys will be constructed using woven or closed-cut flashing—not surface-applied sealants. This method restores water channeling and structural integration consistent with pre-loss condition and manufacturer specifications. Flashing will be inspected and resealed as a lump sum item. All penetrations will be sealed using five urethane boots. These components are required to restore the roof envelope and prevent future infiltration. Coverage is appropriate under Coverage A as structural restoration. If any item is deemed temporary or preventative, reimbursement may alternatively apply under Reasonable Repairs.

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Drip Edge Replacement

Drip edge will be replaced across 250 linear feet using 2"x2" metal per IRC §R905.2.8.5. This component was present prior to loss and is required to restore the original waterproofing boundary. Coverage is appropriate under Coverage A. If determined to be code-driven, reimbursement may alternatively apply under Ordinance or Law.

Skylight Integration

One skylight will be detached and reinstalled to ensure full flashing integration with the new roof system. This action is required to maintain waterproofing continuity and preserve manufacturer warranty standards. Coverage is appropriate under Coverage A as structural restoration.

Cap Sheet Installation

A cap sheet will be installed over a 20 square foot patio area to restore waterproofing in that zone, consistent with pre-loss materials. This is not an enhancement—it is a restoration of the original waterproofing boundary. Coverage is appropriate under Coverage A. If deemed preventative or temporary, reimbursement may alternatively apply under Reasonable Repairs.

Each component described above is causally linked to the covered peril and required to restore the dwelling to its pre-loss condition. Coverage is supported under Coverage A – Dwelling Protection, with fallback applicability under Ordinance or Law or Reasonable Repairs only where procedurally necessary. No line item reflects betterment, elective enhancement, or non-covered scope. Reimbursement is appropriate and should be issued in full, subject only to the applicable deductible.

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V. Gutter System Restoration

This section reflects the removal and reinstallation of the gutter system as part of the roof system rebuild following direct physical loss caused by windstorm and hail—a combined peril explicitly covered under Section I – Losses We Cover (Certified Policy, p. 7). The scope includes 108 linear feet of gutter removal and reinstallation, along with new gutter apron material to restore water runoff management. All components match the pre-loss configuration and are required to complete the roof system restoration. No enhancements, upgrades, or non-covered items are included.

This action is necessary to restore the full water management system and prevent future damage to fascia, soffits, and foundation areas. The gutter system is structurally and functionally integrated with the roof system and must be restored in tandem. Coverage is appropriate under Coverage A – Dwelling Protection (Certified Policy, p. 5), as the gutters were part of the original dwelling structure and were compromised during the covered loss event.

If any portion of the gutter system is determined to be code-mandated or required for inspection clearance, reimbursement may alternatively apply under Additional Coverages: Building Ordinance or Law (Certified Policy, p. 12). If any component is deemed temporary or preventative, coverage may also apply under Additional Coverages: Reasonable Repairs (Certified Policy, p. 11), provided the action is documented as necessary to prevent further damage.

All components described above are causally linked to the covered peril and required to restore the dwelling to its pre-loss condition. Reimbursement is appropriate and should be issued in full, subject only to the applicable deductible.

Paul Willems



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VI. Materials and Labor Justification

All materials and labor actions described in this scope are required to restore the roof system to its pre-loss condition following direct physical loss caused by windstorm and hail—a combined peril explicitly covered under Section I – Losses We Cover (Certified Policy, p. 7). Each component is causally linked to the covered event and is necessary to reestablish structural integrity, waterproofing, and code compliance. Reimbursement is appropriate under Coverage A – Dwelling Protection (Certified Policy, p. 5). Where applicable, secondary coverage may apply under Additional Coverages: Reasonable Repairs (p. 11) or Building Ordinance or Law (p. 12).

Shingles, Underlayment, OSB Sheathing, Drip Edge, Starter Strip, Ridge Vent, Flashing, Fasteners, Sealants, and Ventilation Components.

These items are required for a complete roof system rebuild. Each was present prior to loss and is necessary to restore the roof envelope, structural load capacity, and manufacturer warranty eligibility. Their inclusion reflects direct replacement—not enhancement—and is covered under Coverage A. If any item is deemed code-driven or procedural, reimbursement may alternatively apply under Ordinance or Law or Reasonable Repairs.

California-Style Valleys

Selected for their superior water management and structural integration, consistent with pre-loss configuration. This method is required to restore water channeling and meet manufacturer installation standards. Coverage is appropriate under Coverage A as a restoration of original design.

Tarps

Used solely as containment tools to preserve insulation boundaries and prevent cross-contamination during sheathing removal. These are temporary protective measures and, if not covered under Coverage A, are reimbursable under Reasonable Repairs as actions taken to prevent further damage.

Permit Fees

Required by the City of Albuquerque Building Safety Division for ZIP Code 87109. These fees are necessary to obtain inspection clearance and ensure lawful reconstruction. Reimbursement is supported under Coverage A as part of the restoration process. If challenged, coverage may alternatively apply under Reasonable Repairs.

Labor

Includes tear-off, sheathing installation, waterproofing, shingle application, flashing integration, and cleanup. Each labor action is required to restore the roof system and is covered under Coverage A. No labor reflects elective scope or non-covered activity.

Paul Willems



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**New Mexico Gross Receipts Tax (GRT)**

Calculated on the full contract value in accordance with state regulations. This tax is a statutory obligation and is reimbursable as part of the total cost to restore the dwelling. Coverage is appropriate under Coverage A.

All materials and labor described above are causally linked to the covered peril and required to restore the dwelling to its pre-loss condition. No line item reflects betterment, elective enhancement, or non-covered scope. Reimbursement is appropriate and should be issued in full, subject only to the applicable deductible.

Paul Willems



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VII. Financial Summary and Coverage Activation

Subtotal (Pre-GRT):	\$33,923.22
NM Gross Receipts Tax (6.4375%):	\$2,184.36
Total Contract Price:	\$36,107.58

This scope reflects the full cost to restore the insured dwelling to its pre-loss condition following direct physical loss caused by windstorm and hail—a combined peril explicitly covered under Section I – Losses We Cover (Certified Policy, p. 7). All components are causally linked to the May 8, 2025 storm event and are required to meet structural, waterproofing, and ventilation standards consistent with governing code and manufacturer specifications.

Each line item is anchored in necessity—not preference—and reflects materials of like kind and quality, consistent with the original roof system. No component reflects betterment, elective enhancement, or non-covered scope. The reconstruction is sequenced to coordinate with insulation remediation and post-roof trades, and includes all labor, materials, and jurisdictional requirements necessary to pass final inspection.

Reimbursement is appropriate under Coverage A – Dwelling Protection (Certified Policy, p. 5), which provides replacement cost coverage for damaged building components once repairs are completed. Where applicable, secondary coverage may apply under Additional Coverages: Building Ordinance or Law (p. 12) or Reasonable Repairs (p. 11), but the primary entitlement remains under Coverage A.

The NM Gross Receipts Tax is calculated on the full contract value in accordance with state law and is a reimbursable cost under the policy. No portion of this scope is speculative or inflated. It is a causation-anchored, compliance-driven restoration plan aligned with the certified policy and supported by documented loss conditions.

Reimbursement should be issued in full, subject only to the applicable deductible.

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