



Paul Willems

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Created by joseph@helpwithmypolicy.com on August 10, 2025

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August 10, 2025 • 18 Photos

4709 Brenda Street NE, Albuquerque, NM 87109



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Photo 1: Roof

"Decking exposed during roof opening revealed immediately undersized OSB—visibly thinner than code-compliant minimums. This material fails to meet structural standards and triggers coverage under Section I – Dwelling Protection, which includes 'materials and supplies...used to construct, alter, or repair the dwelling.' The discovery supports full replacement due to systemic defect and compromised load-bearing capacity."

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Photo 2: Roof

"OSB board shown with tape measure—barely meets the 3/8" threshold, if at all. Material quality is visibly substandard, raising concerns about structural integrity and compliance. Under Section I – Property We Cover, Coverage A includes 'materials and supplies...used to construct, alter, or repair the dwelling,' which must meet minimum standards to prevent latent defect exclusions."

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Photo 3: Roof

"Roof opening performed by the roofer to expose interior slope conditions—insulation visibly darkened and compromised from moisture intrusion. This inspection was necessary to document covered damage and aligns with Section I, Condition 2.g.(1), which requires the insured to 'show the damaged property.' The degraded insulation no longer meets thermal performance standards and must be replaced under Coverage A – Dwelling Protection."

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Photo 4: Roof

"The entire roofing system is constructed with substandard 3/8" OSB decking, which fails to meet current code and manufacturer specifications for wind-rated assemblies. This systemic deficiency compromises structural integrity and constitutes a covered peril under collapse provisions and code upgrade endorsements. Full replacement is required to restore the roofing system to compliant condition, as partial repairs would leave latent hazards and violate minimum safety standards."

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Photo 5: Roof

"New 5/8" OSB installed as part of reasonable repairs after the original 3/8" OSB was found to be noncompliant and structurally deficient. This upgrade was necessary to prevent further damage and fulfill the insured's obligation under Section I, Condition 2.d.(1) to 'protect the property from further damage.'"



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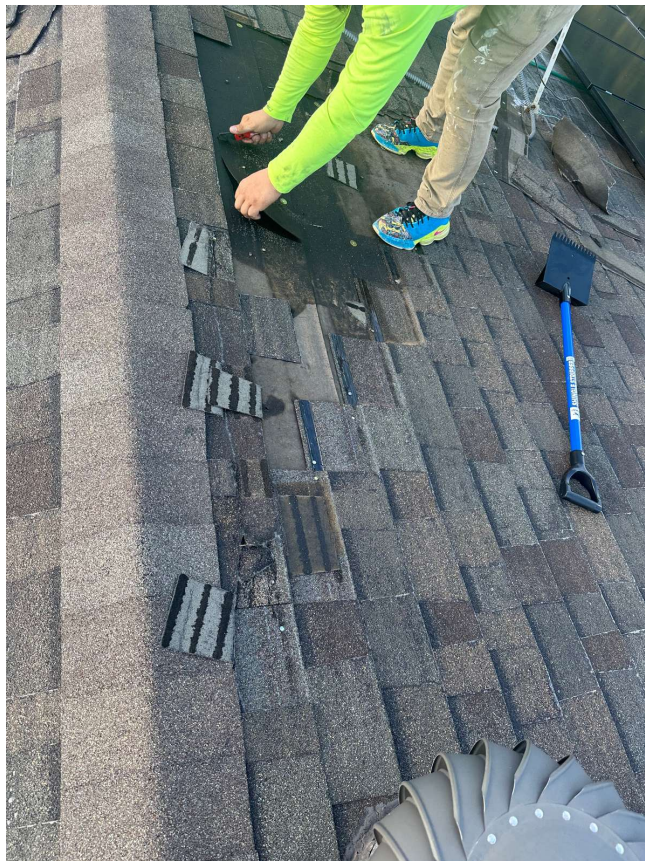


Photo 6: Roof

"Roofer performed targeted blading of a rectangular area to locate decking seams—softness between trusses made identification straightforward. The exposed OSB revealed advanced deterioration and undersizing, consistent with systemic deck failure. This condition supports full replacement under Dwelling Protection and may trigger code upgrade provisions due to noncompliant fastening and structural insufficiency."



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Photo 7: Roof

"Roof asset prior to opening. Carrier was invited to attend at 8:00 AM; opening began at 9:30 AM. No carrier adjuster appeared. Public Adjuster was present and documented the inspection. Carrier had already issued payment for wind-related damages prior to this opening—confirming coverage but declining to participate in further investigation. Their absence undermines collaborative scope validation and violates reasonable inspection duties under Section I, Condition 2.e."

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Photo 8: Roof

"Roofer performed targeted blading of a rectangular area to locate decking seams—softness between trusses made identification straightforward. The exposed OSB revealed advanced deterioration and undersizing, consistent with systemic deck failure. This condition supports full replacement under Dwelling Protection and may trigger code upgrade provisions due to noncompliant fastening and structural insufficiency."

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Photo 9: Roof

"Tarped area over newly installed 5/8" OSB—opened for carrier investigation per procedural cooperation. Despite multiple requests, carrier refused to inspect or schedule an appointment, violating Section I, Condition 2.e., which requires the insured to 'cooperate' and the carrier to reciprocate in good faith."



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Photo 10: Roof

"South-facing slope shows partial shingle displacement—section torn and lifting, leaving the fastener exposed and the water barrier breached. This is a textbook example of wind damage under Section I – Windstorm peril, with compromised adhesion and incomplete coverage. The condition supports slope-wide replacement under Dwelling Protection due to structural failure and loss of weatherproofing."



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Photo 11: Roof

"Roof shown prior to tear-out—wind and hail have visibly compromised the surface with lifted shingles, fractured sealant lines, and impact bruising. These conditions fall squarely under Section I – Windstorm and Hail perils, triggering coverage for full-slope replacement. The damage precedes any repair activity and confirms the need for structural remediation under Dwelling Protection."



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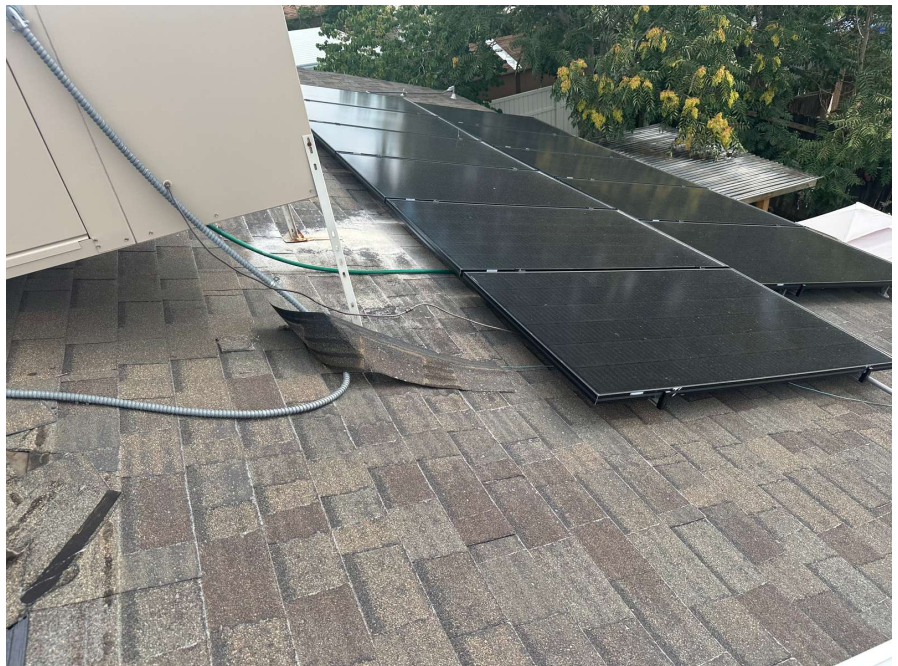


Photo 12: Roof

"Wind-blown shingle near the air conditioner and solar panel confirms active displacement and slope failure—both units must be removed to replace decking, underlayment, and roofing materials. Permits will be required for reinstallation, and framing beneath must be evaluated due to visible water staining and compromised support. This triggers coverage under Dwelling Protection and Additional Coverages, including Reasonable Repairs and Building Ordinance or Law, as structural integrity and code compliance must be restored."



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Photo 13: Roof

"Carrier-documented wind damage is visible on the south-facing slope, with photo #15 noting 'two wind-damaged shingles' on the left slope. Yet in photo #18, the same slope is mislabeled as the 'right slope with zero wind damage,' despite visible shingle displacement. This contradiction confirms covered loss under Windstorm peril and supports full-slope replacement due to procedural inconsistency and scope misidentification."

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Photo 14: Roof

"Wind-blown shingle resting on the skylight confirms active displacement from the roof system—evidence of uplift and seal failure consistent with Windstorm peril. This debris poses a risk to the skylight and indicates compromised adhesion on the slope above. Coverage is triggered under Section I – Dwelling Protection, and full-slope replacement is warranted to restore structural and weatherproof integrity."

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Photo 15: Roof

"Carrier photos taken 6/3/2025 by Lee Johnson show wind damage on the south-facing slope, with photo #15 clearly notating 'two wind-damaged shingles' on the left slope. Photo #18 captures the same area but is mislabeled as the 'right slope with zero wind damage,' creating a material contradiction in the carrier's own documentation. This inconsistency undermines scope accuracy and supports slope-specific replacement under Windstorm peril coverage and Dwelling Protection."



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Photo 16: Roof

"Shingle on the south-facing slope shows clear uplift with the fastener visibly disengaged—indicative of wind-driven displacement and sealant failure. This type of damage breaches the roof's water barrier and qualifies as a covered peril under Windstorm, triggering replacement under Dwelling Protection. The slope has been previously documented by the carrier, and this image further substantiates structural compromise requiring full-scope remediation."



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Photo 17: Roof

"Exposed nail on the south-facing slope reveals a direct path for water intrusion—sealant failure and uplift have compromised the shingle's protective function. This condition constitutes covered wind damage under Section I – Windstorm peril and triggers replacement under Dwelling Protection. The vulnerability to moisture intrusion demands full-slope remediation to restore water integrity and prevent further loss."



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Photo 18: Roof

"Close-up of the south-facing slope shows a lifted shingle with the nail partially exposed—classic wind damage consistent with uplift and seal failure. This condition compromises water integrity and confirms covered loss under Windstorm peril, as defined in Section I – Losses We Cover. The slope has already been acknowledged in carrier documentation, and this image reinforces the need for full-slope replacement due to compromised fastening and material displacement."

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