

Paul Willems

SUBMITTED BY
Joseph Xavier Valverde: Licensed Public Adjuster
(NM#19552406)
joseph@helpwithmypolicy.com

CREATED ON
2025-08-08

Total area	Floors	Rooms	Bathroom
0.00 sq ft	1	0	0

Notes
Windstorm or Hail: Hail Damages Observed (Hail Damaged Images)

▼ Roof

TOTAL AREA: 0.00 sq ft • LIVING AREA: 0.00 sq ft • ROOMS: 0

▼ Roof

Photos

100 Photos (see photos page)

Notes

Photographic Documentation – Hail Damage Evidence

Property Address: 4709 Brenda St. NE, Albuquerque, NM 87109

Policyholders: Mr. Paul Williams & Mrs. Patricia Willems

Claim number: 017657635–806. Policy number: 017657635–90A

This section contains extensive photographic documentation of hail-related roof damage observed at the above-referenced property. The volume of images included in this report reflects the widespread nature of the hail impact and the need for full-scope remediation under the policy's Windstorm/Hail coverage. This documentation is presented to support the policyholders' claim and clarify the procedural gaps in the carrier's initial assessment.

I. Purpose and Procedural Clarification

This report was prepared to establish the severity and distribution of hail damage across the roof system and related structures. While field adjuster Mr. Lee Johnson did document both wind and hail damage during his inspection, the resulting scope leaned heavily on wind attribution and failed to incorporate the full extent of hail-related trauma. This is procedurally inconsistent with the subject policy, which defines Windstorm/Hail as a combined peril—meaning coverage applies to damage caused by either wind or hail, or both in conjunction. There is no requirement under the policy to isolate causation between the two.

The carrier's own photo sheet includes multiple images that clearly depict hail damage. However, the scope of loss does not reflect the implications of those findings. This report corrects that omission by presenting a comprehensive photographic record of hail impact, organized by slope, elevation, and structural component.

II. Summary of Observed Hail Damage

The following damage characteristics were repeatedly observed and documented throughout the roof system:

- Pockmarks and Impact Craters: Circular depressions consistent with hailstone strikes
- Granular Erosion: Surface wear exposing underlying asphalt layers
- Material Displacement: Adhesion failure and edge lifting due to impact force
- Protective Coating Loss: Degranulation reducing UV resistance and accelerating degradation
- Collateral Impact: Damage extended to chimney surfaces and adjacent flashing

These findings meet the threshold for slope-wide replacement under manufacturer specifications and industry standards. Partial repairs would violate matching requirements and fail to restore the roof to pre-loss condition.

III. Volume and Structure of Photographic Evidence

Due to the extent of hail damage, this report includes two images per page across a large number of pages. Each image is captioned and organized to show:

- Multiple hail strikes per slope
- Damage to ridge caps, hip lines, and rake edges
- Impact to chimney surfaces and flashing
- Elevation-specific trauma consistent with storm trajectory

This volume is deliberate and necessary. The density of hail strikes across the roof system requires comprehensive documentation to support full-scope replacement under Dwelling Protection.

IV. Cross-Reference to Carrier's Photo Sheet

Although this report stands independently, it is worth noting that the carrier's own photo documentation supports the presence of hail damage. The following photo numbers from the carrier's report show hail impact:

- Photos #19–20: Initial hail strikes noted

▼ Roof

- Photos #21–22: Continued hail damage
- Photo #23: Isolated hail trauma
- Photo #24: East-facing slope adjacent to wind-damaged opening—hail visible
- Photo #25: Concentrated hail impact
- Photos #27–28, #29–30, #31–34: Progressive hail damage across field shingles
- Photos #43–44, #48–52: Additional hail trauma across multiple elevations
- Photos #62–63: Hail damage to chimney structure

These references are provided for procedural clarity. They demonstrate that hail damage was not only observed by the carrier, but documented—yet not properly reconciled in the scope of loss. The policyholders' report expands upon this documentation and presents a complete record of the damage.

V. Policy Language and Coverage Alignment

Per the certified USAA policy (GIC 01765 76 35 90A), the following provisions apply:

- Windstorm/Hail Deductible: \$1,000 (combined peril)
- Coverage A – Dwelling Protection: \$337,000
- Loss Settlement Terms: Replacement cost basis for losses exceeding \$5,000, subject to repair completion timelines
- Matching Clause: While cosmetic mismatch is not covered, manufacturer specifications and slope-wide damage override this limitation when uniformity cannot be restored

The policy does not require the insured to prove whether damage was caused by wind or hail when both are present. It obligates coverage for damage caused by either, and the photographic evidence in this report clearly supports hail attribution.

VI. Chimney-Specific Documentation

Separate documentation is included for chimney damage, which reflects hail impact independent of field shingle trauma:

- Photo #62: Hail strikes to chimney surface
- Photo #63: Continued hail trauma with surface erosion and adhesion failure

This damage supports scope expansion beyond the roof field and into structural remediation under Dwelling Protection.

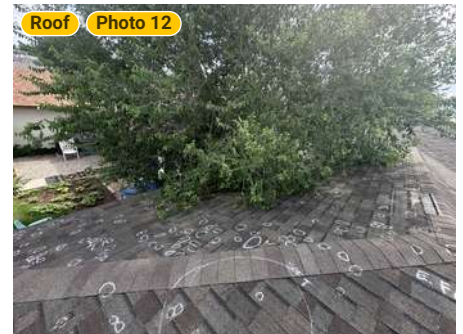
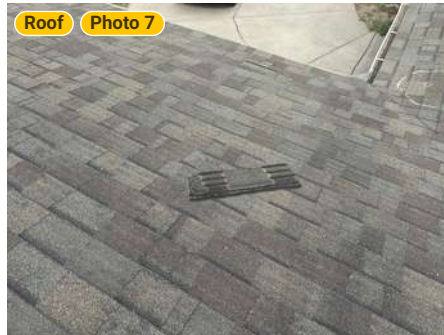
VII. Conclusion and Scope Implications

The photographic evidence presented in this report substantiates a hail event of sufficient severity to warrant full-slope replacement across multiple elevations. The carrier's own inspection acknowledged hail damage, but failed to reconcile that documentation with the scope of loss. This report corrects that procedural deficiency and provides the necessary support for coverage under the Windstorm/Hail provision.

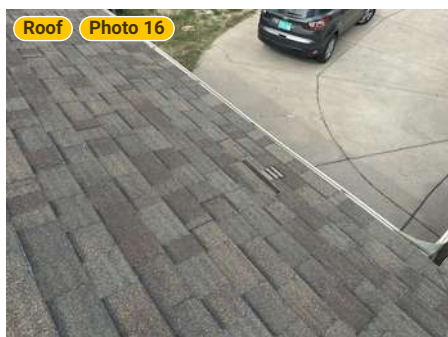
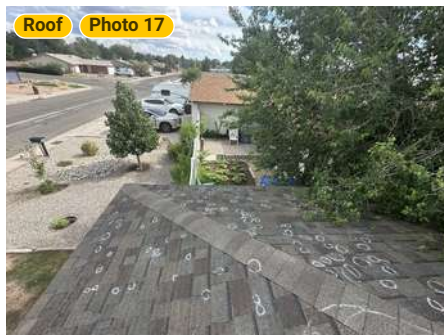
The policyholders respectfully request that the carrier reassess the scope of loss in light of this documentation and expand the repair plan to include:

- Full-slope replacement of all hail-affected elevations
- Chimney remediation consistent with documented hail trauma
- Reassessment of collateral components affected by hail (e.g., HVAC, skylights, solar mounts)
- Consideration of code upgrade triggers and matching requirements

▼ Photos/Roof



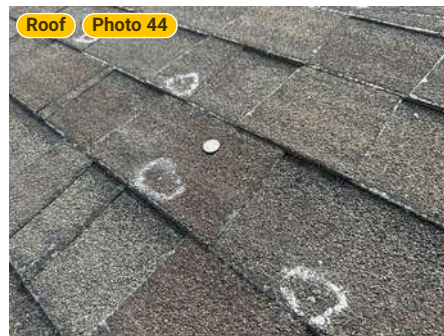
▼ Photos/Roof



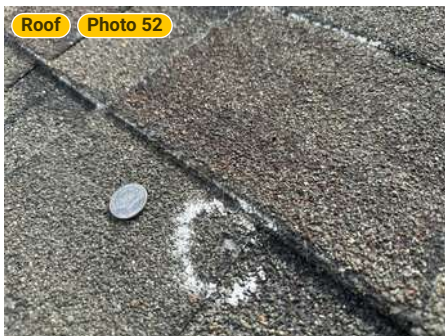
▼ Photos/Roof



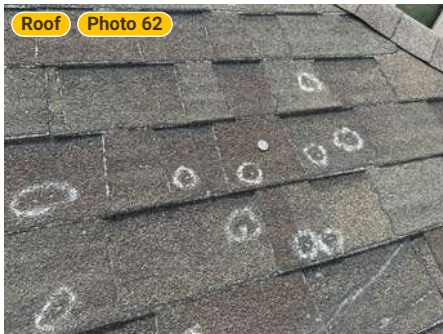
▼ Photos/Roof



▼ Photos/Roof



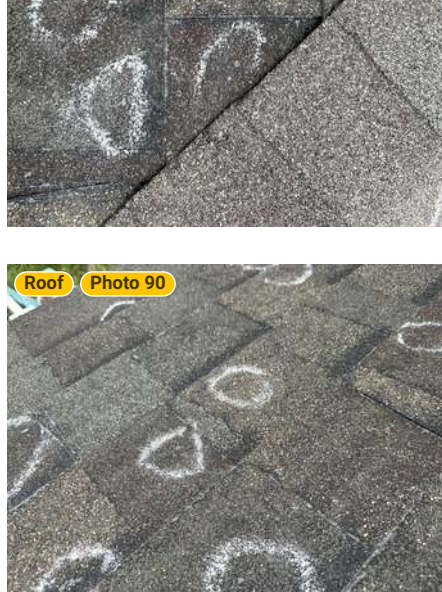
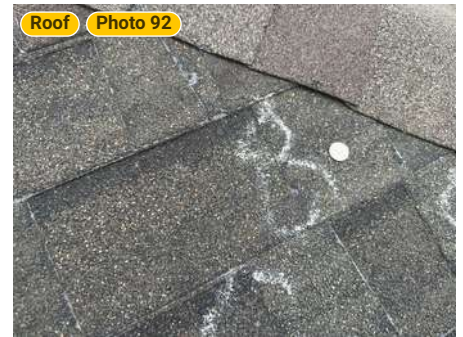
▼ Photos/Roof



▼ Photos/Roof



▼ Photos/Roof



▼ Photos/Roof

