

Paul Willems

SUBMITTED BY
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CREATED ON
2025-08-10

Total area	Floors	Rooms	Bathroom
0.00 sq ft	1	0	0

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

▼ Roof

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

▼ Roof

Photos

18 Photos (see photos page)

Notes

Photographic Documentation – Wind Damage Evidence

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

Policyholders: Mr. Paul Williams & Mrs. Patricia Willems

This section contains extensive photographic documentation of roof damage attributable to wind activity, with particular emphasis on the south-facing facet above the garage and the west-facing facet that was opened for inspection. The images included in this report support the policyholders' claim under the Windstorm peril and clarify the procedural inconsistencies in the carrier's scope of loss. While the carrier has already issued payment for wind damage on the west-facing slope, the south-facing slope was also documented by the carrier's own field representative, Mr. Lee Johnson, yet not properly reconciled in the repair plan.

I. Purpose and Procedural Clarification

This report was prepared to establish the severity and distribution of wind damage across the roof system. The carrier's field adjuster, Mr. Lee Johnson, documented wind damage in multiple photographs, including clear evidence on the south-facing slope. However, the scope of loss does not reflect the full extent of wind-related trauma, nor does it account for the structural compromise revealed during the opening of the west-facing slope. The policyholders' report expands upon this documentation and presents a complete record of the damage.

Under the subject policy, wind damage is covered as part of the Windstorm/Hail combined peril, and the deductible for this peril is clearly stated. Coverage applies to direct physical loss caused by wind uplift, sealant failure, and material displacement. The images in this report confirm those conditions and support full-slope replacement where damage is present.

II. Summary of Observed Wind Damage

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

- Shingle Uplift and Displacement: Fasteners exposed, sealant lines fractured, and shingles lifted from their original position
- Adhesion Failure: Loss of bond between shingles and underlayment due to wind pressure
- Water Intrusion Risk: Exposed nails and lifted edges create direct pathways for moisture infiltration
- Collateral Debris Movement: Wind-blown shingles observed on other roof elevations and near mechanical units

These findings meet the threshold for slope-wide replacement under manufacturer specifications and industry standards. Partial repairs would leave latent vulnerabilities and violate minimum installation standards.

III. Volume and Structure of Photographic Evidence

This report includes two images per page across a large number of pages, organized to show:

- Wind damage on the south-facing slope above the garage
- Structural compromise on the west-facing slope opened for inspection
- Debris displacement and collateral impact across multiple elevations
- Close-ups of lifted shingles, exposed nails, and sealant failure

The volume of images is necessary to demonstrate the widespread nature of wind damage and support full-scope remediation under Dwelling Protection.

IV. Cross-Reference to Carrier's Photo Sheet – Taken by Mr. Lee Johnson

Although this report stands independently, the carrier's own photo documentation—taken by Mr. Lee Johnson, their assigned field representative—supports the presence of wind damage. The following photo numbers from the carrier's report show wind impact:

- Photos #11, #14, #15, #18: Wind damage documented on the south-facing slope above the garage
- Photo #26: Debris displacement across roof elevations

▼ Roof

- Photos #39–41: Wind-blown shingles and uplift on multiple slopes
- Photos #43–47: Continued wind trauma with visible displacement
- Photos #53, #56: Additional wind damage consistent with uplift and seal failure

These references confirm that wind damage was not only observed by the carrier, but documented by their own representative across multiple elevations. However, the scope of loss does not reflect the implications of those findings. This report corrects that procedural gap 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
- Coverage A – Dwelling Protection: \$337,000
- Loss Settlement Terms: Replacement cost basis for losses exceeding \$5,000, subject to repair completion timelines
- Collapse Coverage: Includes sudden deformation due to wind uplift and structural compromise
- Reasonable Repairs: Carrier is obligated to cover necessary measures taken to prevent further damage

The policy does not require the insured to prove causation beyond the presence of wind-related damage. The photographic evidence in this report clearly supports coverage under the Windstorm peril.

VI. Conclusion and Scope Implications

The photographic evidence presented in this report substantiates wind damage of sufficient severity to warrant full-slope replacement on both the south-facing and west-facing facets. The carrier has already issued payment for the west-facing slope, confirming coverage. However, the south-facing slope was also documented by Mr. Lee Johnson in the carrier's own report and must be included in the repair scope to ensure compliance with policy obligations and restoration standards.

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 the south-facing facet above the garage
- Confirmation of structural remediation on the west-facing facet
- Reassessment of collateral components affected by wind (e.g., skylights, solar mounts, HVAC units)
- Consideration of code upgrade triggers and matching requirements

▼ Photos/Roof



"Wind-blown shingle resting on the skylight confirms active displacement from the roof system—evidence of uplift and seal failu...



"Shingle on the south-facing slope shows clear uplift with the fastener visibly disengaged—indicative of wind-driven displaceme...



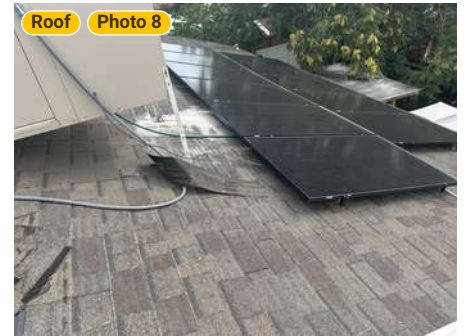
"Carrier-documented wind damage is visible on the south-facing slope, with photo #15 noting 'two wind-damaged shingles' on the ...



"Close-up of the south-facing slope shows a lifted shingle with the nail partially exposed—classic wind damage consistent with ...



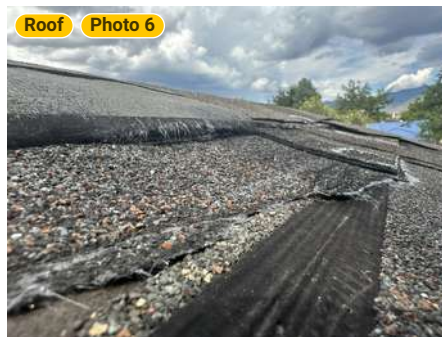
"Carrier photos taken 6/3/2025 by Lee Johnson show wind damage on the south-facing slope, with photo #15 clearly notating 'two ...



"Wind-blown shingle near the air conditioner and solar panel confirms active displacement and slope failure—both units must be ...



"Exposed nail on the south-facing slope reveals a direct path for water intrusion—sealant failure and uplift have compromised t...



"South-facing slope shows partial shingle displacement—section torn and lifting, leaving the fastener exposed and the water bar...



"Roof shown prior to tear-out—wind and hail have visibly compromised the surface with lifted shingles, fractured sealant lines,...

▼ Photos/Roof



"OSB board shown with tape measure —barely meets the 3/8" threshold, if at all. Material quality is visibly substandard, raising...



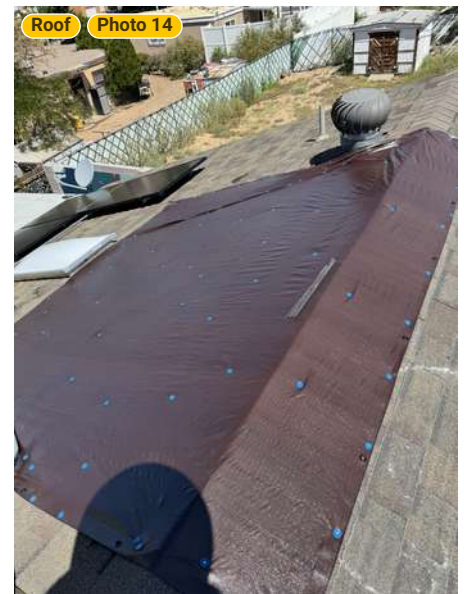
"Roof opening performed by the roofer to expose interior slope conditions—insulation visibly darkened and compromised from mois...



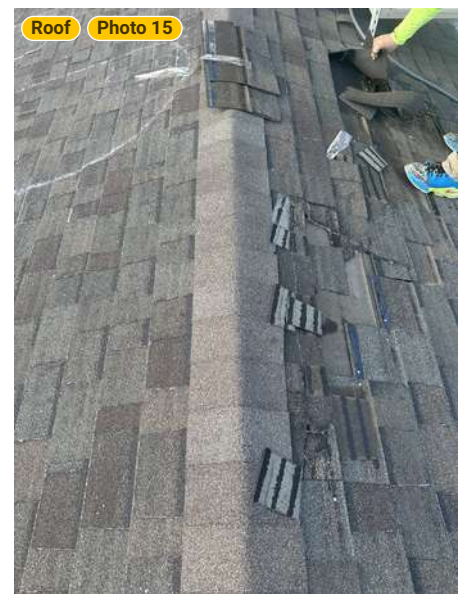
"New 5/8" OSB installed as part of reasonable repairs after the original 3/8" OSB was found to be noncompliant and structurally...



"Roofer performed targeted blading of a rectangular area to locate decking seams—softness between trusses made identification s...



"Tarped area over newly installed 5/8" OSB—opened for carrier investigation per procedural cooperation. Despite multiple reqes...



"Roofer performed targeted blading of a rectangular area to locate decking seams—softness between trusses made identification s...

▼ Photos/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....



"The entire roofing system is constructed with substandard 3/8" OSB decking, which fails to meet current code and manufacturer ...



"Decking exposed during roof opening revealed immediately undersized OSB —visibly thinner than code-compliant minimums. This mat...