


Re: USAA Property Claim Settlement

From: USAA USAA.customer.service@protect.usaa.com
To: Insurance Services joseph@helpwithmypolicy.com
Date: Mon, Aug 11, 2025, 12:57 PM
 Sketch.pdf 162 KB
USAA_REPORT.PDF.pdf 25 KB

To ensure delivery to your inbox, please add 3j7bm4jg9vkbh@claims.usaa.com to your address book.



USAA # ending in:

Review Your Claim Settlement Details

Dear Help With My Policy - PA,

Thank you for trusting us with your insurance needs. We've issued a check in the amount of \$72.78 for the following claim:

Claim number: 017657635-806
Date of loss: May 08, 2025
Loss location: Albuquerque, NEW MEXICO

Here's how we determined your payment:

Replacement cost:	\$12,398.19
Less deductible:	\$-1,000.00
Net Settlement:	\$11,398.19
Less prior payment(s) :	\$-11,325.41

Amount due member: \$72.78

For more information regarding this payment, please review the estimate attached.

Questions about your settlement?

While we've processed your claim, we're here for you if you have any questions during the repair process. You can still use the USAA Mobile

App, Claims Center, or claim email address to:

- Communicate with your adjuster.
- Submit a supplement for additional damage or costs.
- Submit your final invoice for recoverable depreciation payment (if applicable).

Consider discussing weather-resistant materials with your contractor when planning on improving or replacing your roof. Impact-resistant roofs could help your home sustain less heavy damage from hail and other debris, and sealed deck roofs can add another layer of protection against water damage. Learn more at usaa.com/recover.

Understanding Your Policy

Log on to usaa.com to update your homeowners insurance policy information with any improvements made to ensure you're receiving any applicable discounts. You can find your Homeowners policy under "My Accounts Summary." There you'll find eligibility requirements like location and rating standards.

This loss settlement is an estimate of what it will cost to repair the covered property based on damages evident at the time of the adjuster's inspection or assessment. Please make sure that all necessary repairs are completed. If the reported damage is not repaired, this could result in the denial of a future claim for the same or related damage. If during the course of repairs, you discover additional damages not included in this estimate, it is your duty under the insurance policy to promptly notify us and allow us the opportunity to inspect the additional damages. It is also your responsibility under the insurance policy to take reasonable and necessary steps to prevent further damage to covered property.

Important Legal Information

Your policy's Suit Against Us Provision prohibits you from taking any action against us unless you have given us notice of the loss, complied with all policy provisions, and started legal action within two (2) years from the date of loss.

Please see the attached revised estimate to reflect the two additional shingle damages on the left slope. The sketch is also attached for clarification of wind damages found..

How to Contact Us

Please send any correspondence or questions to us using one of the following options and include the claim number on each page:



usaa.com or our mobile app:

Upload documents or post a secure message to your claim file through the Claim Communication Center.



Email:

Send an email or attachments to your claim file at
3j7bm4jg9vkbh@claims.usaa.com.
Do not send private information via this channel.



Address:

USAA Claims Department
P.O. Box 33490
San Antonio, TX 78265



Fax:

1-800-531-8669



Phone:

1-210-531-8722 ext 28050

USAA is committed to providing excellent service and delivering on our mission to facilitate your financial security.

Sincerely,

Trisha A Romero
Dedicated Catastrophe Claims
USAA General Indemnity Company

Attached:USAA_REPORT.PDF

Sketch



Go Digital

Review and edit your online document preferences at usaa.com.



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54582-0525
is on the way !

Need Roadside Assistance — Help

Visit our [USAA mobile app](#) or

[Claims Center](#) 24/7.

From: Insurance Services joseph@helpwithmypolicy.com
To: USAA Claims 3j7bm4jg9vkbh@claims.usaa.com
Cc: ptwillems@yahoo.com , willems1012@gmail.com
Date: Tue, Aug 12, 2025, 8:29 AM

Subject: Formal Response to Carrier Estimate – Hail Omission, Procedural Deficiencies, and Next Steps

Dear Trisha,

We acknowledge receipt of the carrier-generated estimate dated August 11, 2025. As previously stated, your insured does not rely on this document for scope validation or coverage determination. Estimates, by definition, are speculative and inherently inaccurate. They are not required under the policy and do not substitute for a properly executed **Proof of Loss** and **Sworn Statement**, which your insured is contractually obligated to submit for payment.

Unfortunately, the estimate is invalid for the following reasons:

- It **wrongfully omits hail damage**, despite clear photographic evidence in both the carrier's own inspection photos and the PA's report.
- The desk adjuster has failed to comment on hail findings visible in their own documentation and has not issued a formal rebuttal.
- No carrier licensed adjuster has made a coverage determination regarding hail, nor has statutory authority been cited for its exclusion.

Your insured will proceed with a **substantive, regulator-ready Proof of Loss**, supported by:

- A licensed roofer's inspection and scope
- HVAC documentation for rooftop unit detachment and reset
- Licensed electrician's report for solar panel and hardware handling
- Mitigation company's findings regarding fungal contamination

This documentation will be compiled into a **litigation-grade claim packet**, with or without carrier cooperation. All carrier communications, omissions, and procedural missteps will be notated and preserved for regulatory and legal review.

We remain available to coordinate a reinspection with a **licensed field adjuster**. Please confirm availability.

Sincerely,

Joseph Xavier Valverde NM Licensed Public Adjuster (#1955-2406)
Principal, [HELPWITHMYPOLICY.com](https://www.HELPWITHMYPOLICY.com)

2 Emails