Inspection Report

Insured: Marcus Hale
Claim #: GM-2026-04817
Policy #: HO3-7742190

1427 Red Maple Court, Lakeland, FL 33803
Email: m.hale@example.com

CLAIM INFORMATION

FILE #:	AC-26-1184
CLAIM #:	GM-2026-04817
POLICY #:	HO3-7742190
INSURED:	Marcus Hale
ADDRESS:	1427 Red Maple Court, Lakeland, FL 33803
CLIENT:	Gulfstream Mutual Insurance
LOSS TYPE:	Wind
DATE OF LOSS:	2026-06-11
INSPECTION DATE:	Jun 18, 2026 10:05 AM EDT
ADJUSTER:	D. Whitfield
REVIEW STATUS:	Approved
REVIEWED:	Jun 18, 2026 1:05 PM EDT

INSPECTION SUMMARY

CONTACT METHOD:	In person
INSURED PRESENT:	Yes
STARTED:	Jun 18, 2026 10:05 AM EDT
COMPLETED:	Jun 18, 2026 11:15 AM EDT
SUBMITTED:	Jun 18, 2026 11:30 AM EDT

WEATHER AT LOSS

OBSERVED STATION	KLAL — Lakeland Linder Intl, 4.1 mi from the loss location
DATE OF LOSS	June 11, 2026
PEAK GUST	58 mph
HAIL REPORTED	No hail reports within the search radius
NOTE	Observed conditions only. Weather data does not determine cause of loss.

DAMAGE ITEMS (3)

1. Ridge cap shingles

Ridge cap course along the primary hip displays seal-strip separation with upward displacement of the cap tabs. Underlying ridge vent is exposed at the separation.

CAUSE: Wind

Recommendation: Replace ridge cap course; inspect ridge vent seal before re-bedding.

MEASUREMENT: 42 LF

2. Field shingles — south slope

Individual tabs lifted with loss of adhesion along the seal strip. Creasing visible at the fold line on several tabs, consistent with wind uplift rather than mechanical damage.

CAUSE: Wind

Recommendation: Replace affected courses on the south slope; verify adjacent seal integrity.

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MEASUREMENT: 118 SF

3. Gutter — right elevation

Fastener separation at two hangers with minor pitch deviation toward the downspout.

CAUSE: Wind

Recommendation: Re-secure hangers and re-establish pitch. No section replacement indicated.

QUESTIONNAIRE (6)

1. Was the insured present at the time of inspection?
Yes

2. Was roof access safe and achievable?
Yes — ladder access, 5/12 pitch

3. Were all elevations photographed?
Yes

4. Is there evidence of prior repair?
None observed

5. Was interior damage reported by the insured?
Not answered

6. Additional structures affected?
No

NARRATIVES (1)

1. General Overview

AI-ASSISTED · REVIEWED

Inspection of the risk was completed on June 18, 2026 with the insured present. All four elevations and the roof surface were documented.

Roof. Wind-related damage is present on the primary hip and the south slope. The ridge cap course shows seal-strip separation with upward displacement of the cap tabs, exposing the ridge vent at the point of separation. Field shingles on the south slope exhibit lifted tabs with loss of seal adhesion and creasing at the fold line. The pattern and directionality are consistent with the reported wind event and are not consistent with foot traffic or mechanical disturbance.

Exterior. Gutter on the right elevation shows fastener separation at two hangers with minor pitch deviation. No damage was observed to siding, soffit, fascia or openings on any elevation.

Conclusion. Damage observed is attributable to the reported date of loss. Repair scope is limited to the ridge cap course, the affected south-slope courses, and the right-elevation gutter hangers.

Demonstration report. The claim, the insured and the adjuster are fictional; the photographs are real inspection captures, and this document is produced by the same report generator the product runs on.

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SIGNATURES (2)

Adjuster

NAME: D. Whitfield
EMAIL: d.whitfield@example.com
SIGNED: Jun 18, 2026 11:25 AM EDT

DEMONSTRATION

No signature was captured for this sample

Insured

NAME: Marcus Hale
EMAIL: m.hale@example.com
SIGNED: Jun 18, 2026 11:27 AM EDT
GPS: 28.039500, -81.949800

Consent: I confirm the adjuster inspected the property on the date shown and that the documentation above reflects what was reviewed with me on site.

DEMONSTRATION

No signature was captured for this sample

Photo Sheet

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1-Front Elevation

Date Taken: Jun 18, 2026 EDT

Taken By: Sample Adjuster

Front elevation



2-Right Elevation

Date Taken: Jun 18, 2026 EDT

Taken By: Sample Adjuster

Right elevation

Photo Sheet

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3-Left Elevation

Date Taken: Jun 18, 2026 EDT

Taken By: Sample Adjuster

Left elevation



4-Rear Elevation

Date Taken: Jun 18, 2026 EDT

Taken By: Sample Adjuster

Rear elevation

Photo Sheet

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5-Damage Detail

Date Taken: Jun 18, 2026 EDT

Taken By: Sample Adjuster

Ridge cap — seal separation and cap displacement



6-Damage Detail

Date Taken: Jun 18, 2026 EDT

Taken By: Sample Adjuster

South slope — lifted tab with seal loss, marked for scope