



QA -Hurricane Ian Update - Field

General Loss Report:

- Coverages- Remove Coverages that do not apply. Heritage system sometimes pushes all coverages to the estimate. Remove all those that do not apply. Removal must be completed within the estimate, so information does not push to the GLR
- Statement of Loss- Remove from report
- Document all damages in report
- Final decision on Coverage and Payment deferred to Desk Examiner
- LOGO – Apparently wrong logo is being used. Surprised since all of you have been provided the New logo.
- Wrong MODEL OPENING Statement for FL. Fraud Language for FL
- FNOL questions need to be implemented into the GLR
- IF CLAIM WITHDRAWN then we will still need a brief GLR indicating why.
- RECOMMENDATIONS: “With this submission of this report, there remains no further activity to be completed on this assignment. Unless directed otherwise, with this report we are closing our file but remain available for questions and further handling if needed.” **This section of the GLR should read exactly as instructed above. Copy and Paste into the recommendations section of the GLR. NO EXCEPTIONS. NO RECOMENDATIONS FROM FIELD ADJUSTERS .**

Estimate:

Deductible:

- Please confirm on the DEC SHEET
- Hurricane Deductible to be applied

FL 25% Statue was changed in May 26, 2022:



- If roof or roof section currently complies with 2007 Florida Building Codes, then NO AUTOMATIC FULL R & R OF ROOF OR ROOF SECTION EVEN IF 25% OF ROOF OR ROOF SECTION REPAIRED WITHIN A YEAR.
- Bottom Line is we need to know if roof has been repaired or replaced since 2007.

Asphalt Roofs :

- We are looking at repairing, sloping, and then replacing. We will consider full replacement if we are replacing 3 of the 4 slopes.
- 2007 newer, we can repair roof. If replacing a slope, O and L need broke out(if applicable) for RFG WBT and RFG SEAL
- 2006 or Older estimate to repair on Asphalt roofs then ESTIMATE Rest of the roof under Ordinance and Law.
- 2006 older, need O and L broke out for re-nail, RFG WBT, RFG SEAL(If dec page has O and L)
- Drip edge has been missing in some.
- No O & P on Roofs

Tile Roofs:

- GLR to have a count of the number of WIND damages Tiles. Send Photo sheet into Heritage QA to determine if estimate to be written or not.
- If we have a Tile Roof that is an OBVIOUS TOTAL LOSS. Write estimate.
- An engineer will be dispatched to determine damages as well as repair vs replacement. If additional estimate required, then will be notified to complete estimate. Re-inspection invoice will apply
- WE WILL NEED A PHOTO OF THE TOP SIDE of SHINGLE as well as THE BACKSIDE SHOWING THE MANUFACTURER.
- Ladder hop the roof. Do not walk



- Prior to 2007 estimate to repair on TILE Count then ESTIMATE Rest of the roof under Ordinance and Law.

Re-nailing of Roof Decking – Not required on roofs installed 2007 -2022 as they already meet Florida building Code

Wind driven rain resulting in interior water Damage:

- **Roof -We must have a storm created opening on water damage from roof for coverage to apply. Missing or creased shingles are storm created opening. Hole in roof is a storm created opening**
- **Windows and Doors -You will need to look for a storm created opening. If it does not exist at time of inspection and we have water damage around the window and door, then we have coverage except for Flood/Ground/Surface water. Estimate for the damage. Any water enters dwelling under the door is considered ground/surface water no coverage. Do not include water damages in estimate.**
- We want photos of the storm created opening

Hurricane Deductible must be reviewed and applied. Double check information with Dec Sheet

Fence:

- Photos of Fence attachment to house.
- If attached, then COV A and apply NR depreciation
- **If a run, then apply NR depreciation by age. If just a repair, then no depreciation applied**
- **If not attached to dwelling, then NO COVERAGE PLEASE TAKE A PHOTO OF ATTACHEMENT or NON-ATTACHMENT to DWELLING**

Aluminum Screen Enclosures:



- Policy and Dec sheet will need to be checked for coverage. Coverage needs to be broken out as a coverage/ sub-coverage on estimate and the limit applied. Limit can be confirmed on the DEC Sheet.
- No screens as excluded in endorsement. Use AWN PESF in XACT

Ordinance and Law:

- Separate coverage/sub-coverage with limits applied.
- Found on the Dec sheet for verification

Ordinance and Law Common O & L Items:

- **Tape/Secondary water barrier:**

For all roofs to be replaced, we need to add for RFG WBT per the newest FL Bldg. Code. Please set coverage to Ordinance and Law.

Please note, if the roof is 0-3 pitch, code requires a double layer of felt. Please use RFG FELTL30 - Roofing felt - 30 lb. - double coverage/low slope. Please set coverage to Ordinance and Law.

We make the exception for tile roofs as we already ask for RFG WB to be added to the entire roof surface area. The membrane on a tile roof is part of the repair and **not** O&L.

- **Caulking:**

When allowing for caulking of the drip edge, please use RFG SEAL. Please set quantity to P or Perimeter. Please set coverage to Ordinance and Law.



- **Re-nail:**

Re-nailing is still listed under Ordinance and Law for roofs on homes built prior to 2007 and have not been recently re-roofed. If the home was built prior to 2007, but has been re-roofed post 2007, we would not need to re-nail as it should have been addressed at time of re-roof.

For the homes built prior to 2007, with no recent re-roofing, please allow for re-nailing of the roof surface using RFG RENAIL. Please set coverage to Ordinance and Law.

Follow Heritage Insurance estimating guidelines that were previously provided.

- If you need an additional copy, then our QA Team will be happy to provide.

Sketch :

- Required on Roof and interior claims

Photo Sheet

- Please label and Date all photos. **2 Photos per Page**
- Please make sure photos align with damages on the estimate
- Per FL Statue we will need a photo of your ID badge that should have your Photo, Firm name, Position (Field Adjuster) and FL Adjuster license number.

ALL REQUESTED CORRECTIONS NEED TO BE RETURNED WITHIN 24-48 HOURS

Obvious Total Loss

- Photograph
- Measure/Sketch foundation



- ITV
- Invoice \$440
- If questionable then contact your Desk Examiner or Manager for Guidance

HO 3 4-91 Policy Issue

We have found an issue with the Dec Sheet. If you see on page 2 of Dec Sheet under Forms and Endorsements Column 1 HPCHO3 09 SP 09 20. That is the Special Provisions for Florida Endorsement which excludes:

- (1) outdoor radio and television antennas or satellite dishes and aerials including their lead wiring, masts or towers; or
- (2) awnings, aluminum framed screened enclosures, or aluminum framed carports; or
- (3) solar water heating systems including solar panels, pipes supplying and returning water to solar panels, and equipment or devices controlling solar water heating systems; or
- (4) unattached: (a) sheds; (b) permanently installed outdoor equipment; (c) fences; (d) fabric windscreens on fences; (e) slat houses, (f) chickees; (g) tiki huts; (h) gazebos; (i) pergolas; and (j) structures where the roof or exterior wall coverings are of thatch, lattice, or slats and similar material.

Apply the Special Provisions for FL Endorsement and estimate accordingly

You may not see this endorsement listed on Page 3-4 under the Coverage Section