SAMPLE

CLAIM SCOPE ANALYSIS

INSURED
R. & M. Delgado (sample)

CARRIER
Tower Hill

CLAIM NUMBER
SAMPLE-0000

DATE OF LOSS
03/05/25

PROPERTY
118 Sabal Palm Ct, Bradenton, FL 34205

PERIL
Wind/Hail

REVIEWER ROLE
Restoration Contractor

DATE PREPARED
September 14, 2026

SCOPE REVIEW
76 /100 STRONG

ANALYSIS CONFIDENCE MODERATE **64/100**

CONTENTS

What’s included in this analysis, and where to find it.

EXECUTIVE SUMMARY

RECOMMENDATION

Document the full-replacement scope and the matching basis, obtain written confirmation of shingle availability, and itemize the building-code upgrades a reroof triggers so nothing is absorbed into the base bid. Complete and record a pre-repair inspection of every slope. Coverage, policy, and payment are outside this review and belong with the policyholder's public adjuster or attorney.

ECONOMICS

The documented replacement-cost estimate is $61,480.15 for full roof replacement and interior repair. Code-required upgrades — deck renailing and a secondary water barrier — plausibly add $9,000–$16,000 and should be scoped and priced as separate line items. These are construction costs; whether they are payable is a coverage question and is not addressed here.

DECISION-CRITICAL UNKNOWNS

- The shingle product line and current availability — the fact that decides whether a matching partial repair is even possible
- The local building department's current reroof requirements — deck fastening schedule, secondary water barrier, drip edge, and underlayment
- The condition of the roof deck and any concealed damage, confirmable only on tear-off or by test lift
- Any prior scope or estimate of record, for a line-by-line methodology comparison

SCOPE REVIEW

COMPOSITE SCOPE REVIEW

76 /100

STRONG

Scope and method are the strengths: a complete full-replacement estimate justified by matching on a single-plane roof, with clear building-code drivers. The main open items are a written shingle-availability letter and a complete set of slope photographs.

Scope completeness

86/100 STRONG

Weight 35% · Data quality: HIGH

The full replacement assembly and interior repair are captured; no line appears missing for this roof type.

Building-code compliance

70/100 STRONG

Weight 25% · Data quality: MODERATE

Deck renailing and a secondary water barrier are the likely reroof triggers; confirm the exact items with the local building department.

Repair method

80/100 STRONG

Weight 20% · Data quality: HIGH

Full replacement on a uniform single-plane roof is the sound method; a partial repair would break tab seals and fail matching.

Documentation **64/100 MODERATE**

Weight 20% · Data quality: MODERATE

The estimate and measurements are on file; a shingle-availability letter and complete slope photographs are still to be captured.

01 CLAIM SUMMARY

Wind damage to a single-plane laminated shingle roof (approximately 2,640 SF) and to interior ceilings following the 03/05/25 wind event. This review covers the scope of repair, matching, applicable building-code requirements, repair methodology, and the inspection and documentation to capture. It does not address insurance coverage, policy interpretation, or claim valuation, which are outside a contractor's role.

02 SCOPE, MATCHING & METHODOLOGY

This review addresses the scope, matching, and methodology of the documented repair only. The roof is a uniform single-plane laminated shingle assembly of roughly 2,640 SF; the estimate is scoped as a full replacement plus interior repair, which is consistent with matching and sound roofing method. Insurance coverage, policy interpretation, and payment are not addressed and belong with the adjuster or attorney.

HIGH **Matching requires full replacement, not a partial repair**

OBSERVATION

The roof is roughly 2,640 SF of uniform laminated shingle on a single plane, with damage distributed across the field.

BUILDING CODE / STANDARD

Manufacturer installation methodology; like-kind-and-quality repair standards.

METHOD & BASIS

A partial repair would be visibly non-uniform and would break the factory tab-seal bond of adjacent courses; color and lot matching of laminated shingles on a weathered roof is not reliably achievable. Full replacement is the sound method.

IMPACT / NEXT STEP

Full replacement is the correct scope. Obtain a manufacturer availability letter confirming a matching partial repair is not achievable.

MODERATE

Code-required upgrades must be itemized separately

OBSERVATION

The base estimate does not separately identify the code-driven work a reroof triggers.

BUILDING CODE / STANDARD

Current Florida Building Code reroof requirements — deck fastening, secondary water barrier, drip edge, and underlayment.

METHOD & BASIS

A reroof in this jurisdiction typically requires deck renailing to the current schedule (for example, 8d ring-shank at reduced spacing) and a secondary water barrier; these are constructability requirements independent of the base assembly.

IMPACT / NEXT STEP

Itemize each code item as its own line, with the code section cited, so the code-driven cost is documented distinctly from the base replacement.

MODERATE

Deck condition must be verified before tear-off is priced as complete

OBSERVATION

Concealed decking condition cannot be confirmed from the surface.

BUILDING CODE / STANDARD

Standard roofing inspection and sheathing-replacement practice.

METHOD & BASIS

Rot, delamination, or spacing at the deck may not appear until tear-off. A unit price for sheathing replacement and re-decking should be carried so a discovery mid-project does not stall the work or the scope record.

IMPACT / NEXT STEP

Carry a per-sheet decking allowance and document deck condition with photographs at tear-off.

03 INSPECTION & DOCUMENTATION

RECOMMENDED INSPECTION PROTOCOL

- Walk and photograph every slope: field condition, tab-seal integrity, mat exposure, granule loss, and fastener condition
- Test-lift shingles where mat separation or seal failure is suspected, and photograph the result
- Inspect flashing, penetrations, drip edge, valleys, and the ridge; note any prior repairs
- Record slope, pitch, and measurements and reconcile them against the measurement report
- Photograph interior ceiling damage and moisture staining tied to the roof openings

DOCUMENTATION TO CAPTURE

- A written manufacturer confirmation of the shingle product line and current availability
- Dated, labeled photographs of every slope and the interior damage

- The local building department's written reroof requirements
- A short methodology memo explaining the full-replacement basis and quantities

04 SCOPE & ESTIMATE BASIS

ESTIMATE OF RECORD

The documented estimate is $61,480.15 for a full replacement of the single-plane laminated shingle roof plus interior repair: tear-off, deck preparation, underlayment, starter, field shingles, hip and ridge, flashing, and interior finishes. It reflects roughly 49.9 squares against 43.4 squares of roof area — a normal waste and ridge/hip allowance.

- Scope completeness: the estimate carries the full replacement assembly and the interior repair; no line appears to be missing for this roof type
- Method: general-contractor overhead and profit are appropriate where the work spans multiple trades (roofing, interior, and code-driven items) requiring coordination
- Matching: a uniform single-plane laminated roof cannot be partially repaired to a like appearance — the constructability basis for full replacement
- Quantities: the shingle-to-roof-area ratio is within a normal allowance for hips, ridges, starter, and cuts

CODE-REQUIRED UPGRADES

A reroof here plausibly requires deck renailing (for example, 8d ring-shank at current spacing) and a secondary water barrier, plus possible drip-edge and underlayment upgrades — on the order of $9,000–$16,000. Scope and price each as a separate line item, with the code section cited, so the code-driven cost is documented distinctly from the base replacement.

05 RECOMMENDED ACTIONS

01 **Document full-replacement necessity**

Photograph the field, tab seals, mat exposure, and fastener condition across every slope, and record measurements, so the constructability case for full replacement is on the record.

02 **Obtain a manufacturer availability letter**

Get written confirmation of the shingle product line and whether a matching product is currently available; this establishes that a matching partial repair is not achievable.

03 **Itemize code-required upgrades separately**

Scope and price deck renailing, a secondary water barrier, and any drip-edge or underlayment upgrades as distinct line items with the code section cited.

04 **Carry a decking allowance**

Include a per-sheet sheathing-replacement unit price so a deck condition discovered at tear-off does not stall the work or the scope record.

05 **Route coverage and payment to the proper party**

Send any coverage, policy, or payment questions to the policyholder's public adjuster or attorney — those determinations are outside a contractor's role and are not addressed in this review.

06 CONCLUSIONS

On scope and methodology the record is strong: the full-replacement estimate is complete for this roof type, and matching on a uniform single-plane roof makes a partial repair infeasible. The open items are a shingle-availability letter, separately itemized code upgrades, a documented pre-repair inspection, and a decking allowance. Coverage, policy, and payment are outside this review and belong with the adjuster or attorney.

ANALYSIS CONFIDENCE MODERATE **64/100**

WHAT WOULD RAISE CONFIDENCE

- A manufacturer letter confirming the shingle product line and whether a matching product is currently available
- Dated photographs of every slope documenting field condition and tab-seal integrity
- Written confirmation from the local building department of the code items a reroof triggers
- Any prior scope or estimate of record, for a line-by-line methodology comparison

The scope and method are well documented, but a written shingle-availability letter and a complete set of slope photographs are still needed, and the exact code items should be confirmed with the local building department.