



CLAIM# / **Address:** 3545 Raymur Villa Dr, Jacksonville, FL 32277 **H/O:** Dante Ursin

We have inspected the roof at 3545 Raymur Villa Dr, Jacksonville, FL 32277 and found it completely unrepairable due to multiple sections of wind damage, missing shingles, damaged shingles, and Failure of Basic Brittle Testing of Shingles which will not allow adequate repairs without destroying all shingles around said damaged areas or replacing 80% of the given roof.

We are listing just a few of the ICC Residential Codes below that apply to this roofs situation and can send more over if necessary. Our Pictures of this inspection are also below. Conclusion, if there was ever a roof that needed to be "paid for" it would be this roof and we are sure to pass these findings along and over to the homeowner.

<https://codes.iccsafe.org/content/FLRC2020P1/chapter-9-roof-assemblies>

2020 Florida Building Code, Residential, 7th Edition

R904.2 Compatibility of materials. Roof assemblies shall be of materials that are compatible with each other and with the building or structure to which the materials are applied.

R904.3 Material specifications and physical characteristics. Roof covering materials shall conform to the applicable standards listed in this chapter. In the absence of applicable standards or where materials are of questionable suitability, testing by an *approved* testing agency shall be required by the *building official* to determine the character, quality and limitations of application of the materials.

R905.1 Roof covering application. Roof coverings shall be applied in accordance with the applicable provisions of this section and the manufacturer's installation instructions. Unless otherwise specified in this section, roof coverings shall be installed to resist the component and cladding loads specified in Table R301.2(2), adjusted for height and exposure in accordance with Table R301.2(3).

R905.2 Asphalt shingles. The installation of asphalt shingles shall comply with the provisions of this section or RAS 115.

R905.2.6 Attachment.

Asphalt shingles shall have the minimum number of fasteners required by the manufacturer, but not less than four fasteners per strip shingle or two fasteners per individual shingle. Where the roof slope exceeds 21 units vertical in 12 units horizontal (21:12, 175-percent slope), shingles shall be installed as required by the manufacturer.

R908.7.1.2

For roof decking consisting of wood structural panels, fasteners and spacing required in columns 3 and 4 of Table R908.7.1.2 are deemed to comply with the indicated design wind speed range. Wood structural panel connections retrofitted with a two part urethane based closed cell adhesive sprayed onto the joint between the sheathing and framing members are deemed to comply provided testing using the manufacturer's recommended application on panels connected with 6d smooth shank nails at no more than a 6-inch edge and 12-inch field spacing demonstrate an uplift resistance of a minimum of 200 psf.



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Same roof/ceiling



JOIST XACTIMATE



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ROOFING ESTIMATE

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Submitted to: Mike Ursin PHONE: 904-660-9621 DATE: 6/18/21
3545 Ramon Villa Dr JOB NAME: WORK LOCATION: PROJECT NO:

WE PROPOSE TO FURNISH THE MATERIAL AND PERFORM THE LABOR NECESSARY TO DO THE FOLLOWING SAID WORK LISTED BELOW:

Property owner (or property owners authorized agent), have had the above property damaged by Land Roofing Co. and I believe I had hail and/or wind damage from the storm occurred on _____ date/s.

Land Roofing Co. is hereby authorized as my contractor to:
 - inspect my property and document all damages while proving a good faith estimate.
 - proceed with all repairs or replacements within 20 days of Insurance Approval and Insurance Funding.
 - communicate all Photos & Estimates along with meeting/emailing with my Field or Desk Adjuster/s.

With Insurance Funding, I will execute a contract with Land Roofing Co. for the repairs and replacement specified for a price equal too but not exceeding the full amount of any insurance proceeds (RCV) + additional supplements and my deductible (if applicable).
 I understand if LAND Roofing can't get my Ins carrier to pay adequately = there are no terms/\$0 owed.
 I stand I am 100% responsible to pay my Hail/Storm Deductible to My Contractors Directly.

SERIAL WARRANTY Policy claim **WORKMANSHIP WARRANTY**
 Shingles 10 years _____ years
 Flat Roof _____ years CRUMEN _____ years

I PROPOSE hereby to furnish material and labor - complete in accordance with the above specifications, for the sum of _____ dollars (\$ TBD)
 Project Cost Will Be Policy R.C.V. Payout 100%. (Wood work is extra)
 Payments to be made as follows: _____
 and My Policy ACV + Recoverable Depreciation is Paid to LAND (Total RCV) for all related work they do.

THREE GENERATIONS AND SEVENTY DECADES OF SERVICE

Authorized Signature: [Signature] Date: 6/18/21
 NOTE: This proposal may be withdrawn by us if not accepted in _____ days.

ACCEPTANCE OF PROPOSAL The above prices, specifications and terms are satisfactory and are hereby accepted. You are authorized to do the work listed. Payment will be made as outlined above. Sidewalks and vegetation are the responsibility of the owner. Owner to pay all cleanup on if not paid at completion.

ATTORNEY'S FEE: Customer agrees to pay in addition to the contract price hereinabove set forth, a reasonable attorney's fee for any litigation employed by contractor to collect any sums due under this contract and not paid within 30 days after due date whether or not suit is brought. **UPON CANCELLATION OF CONTRACT AFTER 3 BUSINESS DAYS.**



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Exiting tarps (2) from prior contractor





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AccuLynx



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homewyse

LEVELSET



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These Batton Strips are Nailed to the singles to keep Underlayment Stuck / its Shaded and might not get hot enough to melt/stick the next few days.





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BOTH Tarps were Detached (from front slope) and Reset after Underlayment Patch Added.
That's MY Shoe over re-attached tarps with Cap Nails.



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This roof is Unrepairable – Shingles are too brittle to even break free without damages.



<https://youtu.be/Bcp7TM2t9SE> Brittle TEST Video:

NOTE the Excessive **Granular Loss** on these surrounding shingles. This roof is Not Repairable.





The 2023 Florida Statutes (including Special Session C)

[Title XXXVII](#) [Chapter 626](#) [View Entire Chapter](#)
INSURANCE INSURANCE FIELD REPRESENTATIVES AND OPERATIONS

626.9744 Claim settlement practices relating to property insurance.—Unless otherwise provided by the policy, when a homeowner's insurance policy provides for the adjustment and settlement of first-party losses based on repair or replacement cost, the following requirements apply:

(1) When a loss requires repair or replacement of an item or part, any physical damage incurred in making such repair or replacement which is covered and not otherwise excluded by the policy shall be included in the loss to the extent of any applicable limits. The insured may not be required to pay for betterment required by ordinance or code except for the applicable deductible, unless specifically excluded or limited by the policy.

(2) When a loss requires replacement of items and the replaced items do not match in quality, color, or size, the insurer shall make reasonable repairs or replacement of items in adjoining areas. In determining the extent of the repairs or replacement of items in adjoining areas, the insurer may consider the cost of repairing or replacing the undamaged portions of the property, the degree of uniformity that can be achieved without such cost, the remaining useful life of the undamaged portion, and other relevant factors.