

WHEN TO HIRE A TECHNICAL EXPERT



AMERICAN
STRUCTUREPOINT
INC.

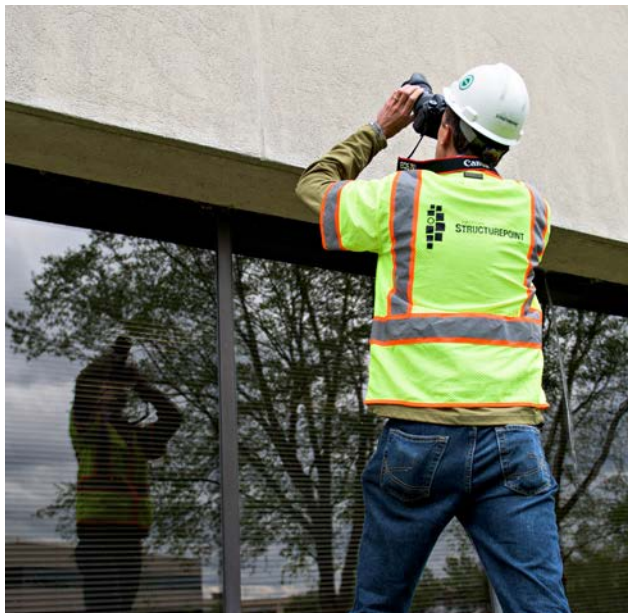
**OUR
EXPERTS**



PROFESSIONAL ENGINEERS



STRUCTURAL ENGINEERS

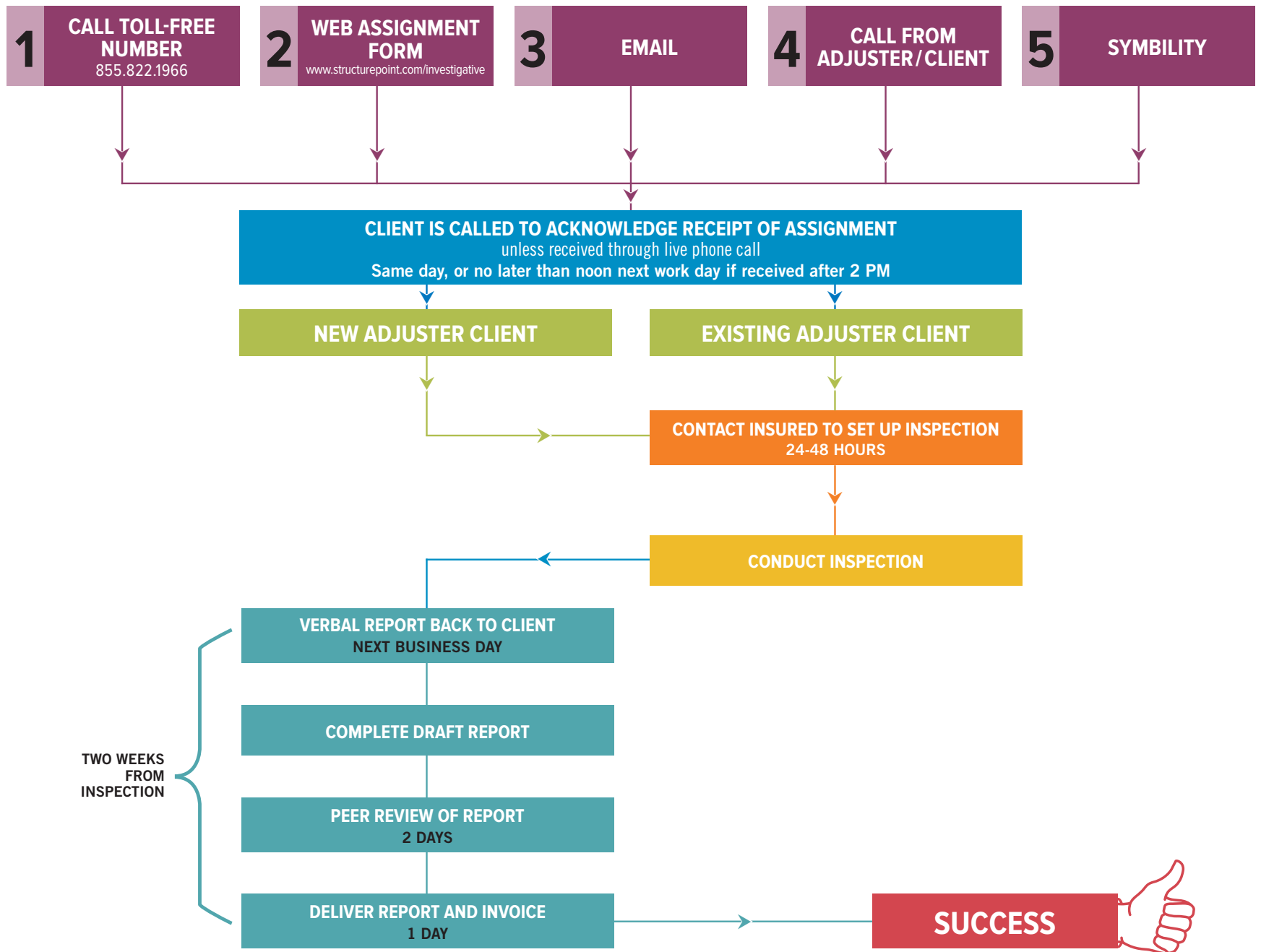


ARCHITECTS



FIRE INVESTIGATORS

**INSURANCE
PROJECT
LIFE CYCLE**



**STRUCTURAL
LOSSES
FLOW CHART
WIND/ICE/SNOW DAMAGE**

WHAT IS THE REPORTED CAUSE OF LOSS?

HIGH WINDS

USE INTERNET RESOURCES

DETERMINE WIND SPEEDS ON DOL (WEATHER UNDERGROUND, NOAA, ETC)

STRUCTURE UNDER CONSTRUCTION

CODE REQUIRED DESIGN WIND:
APPROX. 70 MPH

COMPLETED STRUCTURE

CODE REQUIRED DESIGN WIND:
APPROX. 90 MPH

WIND SPEED <70 MPH

WIND SPEED >70 MPH

WIND SPEED <90 MPH

WIND SPEED >90 MPH

CAUSE IS LIKELY SOMETHING OTHER THAN WIND: CONST. MEANS AND METHODS/ SHORING DESIGN/ MATERIAL DEFECT

HIGH WINDS ARE POSSIBLY CAUSE

CAUSE IS LIKELY SOMETHING OTHER THAN WIND: DETERIORATION WEAR/ TEAR CONST. MEANS AND METHODS/ SHORING DESIGN/ MATERIAL DEFECT

HIGH WINDS ARE POSSIBLY CAUSE

HIRE ENGINEER

DETERMINE CAUSE AND REQUIRED REPAIR

HIRE ENGINEER

VERIFY CAUSE AND DETERMINE SCOPE OF DAMAGE AND REQUIRED REPAIRS

WEIGHT OF ICE AND SNOW

USE NOAA RECORDS

SNOW WATER EQUIVALENT, SNOW DEPTH AND SNOW MELT CHART TO DETERMINE TOTAL WEIGHT OF SNOW ON ROOF

Multiply

MULTIPLY THE "SNOW WATER EQUIVALENT" HEIGHT BY 5.2 TO DETERMINE WEIGHT IN LBS PSF

STRUCTURE UNDER CONSTRUCTION

APPROX. CODE REQUIRED DESIGN SNOW LOAD: 20 PSF

COMPLETED STRUCTURE

APPROX. CODE REQUIRED DESIGN SNOW LOAD: 25 PSF

WEIGHT OF ICE & SNOW <20 PSF

WEIGHT OF ICE & SNOW >20 PSF

WEIGHT OF ICE & SNOW <25 PSF

WEIGHT OF ICE & SNOW >25 PSF

CAUSE IS LIKELY SOMETHING OTHER THAN ICE & SNOW: DETERIORATION WEAR/ TEAR CONST. MEANS AND METHODS/ SHORING DESIGN/ MATERIAL DEFECT

CAUSE IS POSSIBLY THE WEIGHT OF ICE & SNOW

CAUSE IS LIKELY SOMETHING OTHER THAN ICE & SNOW: DETERIORATION WEAR/ TEAR CONST. MEANS AND METHODS/ SHORING DESIGN/ MATERIAL DEFECT

HIGH WINDS ARE POSSIBLY CAUSE

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VERIFY CAUSE AND DETERMINE SCOPE OF DAMAGE AND REQUIRED REPAIRS

**STORM
DAMAGE
FLOW CHART
HAILSTONE DAMAGE**

WHAT IS THE REPORTED CAUSE OF LOSS?

HAIL DAMAGE TO ASPHALT COMPOSITION SHINGLES

USE INTERNET RESOURCES

HAIL VERIFICATION REPORTS/MAPS TO DETERMINE ESTIMATED MAXIMUM HAILSTONE SIZE*

HAILSTONES REPORTED LESS THAN 1.0 INCHES IN DIAMETER

SHINGLES LIKELY NOT DAMAGED BY HAIL

CONFIRM SHINGLES HAVE NOT SUSTAINED DAMAGE

HAILSTONES REPORTED BETWEEN 1.0 - 1.5 INCHES IN DIAMETER**

SHINGLES POSSIBLY DAMAGED BY HAIL

ANY DAMAGE IS MOST LIKELY TO BE FOUND ON LESS-SUPPORTED AREAS (RIDGES, VALLEYS, RAKES, EAVES, KEYWAYS, SHINGLE EDGES AND WINDWARD-FACING SLOPES)

HAILSTONES REPORTED GREATER THAN 1.5 INCHES IN DIAMETER

SHINGLES LIKELY DAMAGED BY HAIL

CONFIRM DAMAGES CHARACTERISTIC OF HAILSTONE IMPACT AND PATTERN OF DAMAGE MATCHES HAILSTORM EVENT

WHEN TO HIRE AN ENGINEER?

WHEN POSSIBLE, PRIOR TO MAKING ADJUSTMENT ON THE LOSS

FINDINGS ARE DISPUTED BY OTHERS

QUESTIONS ARISE AS TO THE REPAIRABILITY OF THE ROOF

UNCHARACTERISTIC SHINGLE DAMAGE
DAMAGE DOES NOT MATCH EVIDENCE FOUND ON OTHER BUILDING COMPONENTS, PATTERN OF DAMAGE ON THE SHINGLES/ROOF ARE NOT RANDOM, AND/OR DAMAGE DOES NOT MATCH DIRECTIONALITY OF THE HAIL EVENT

QUESTIONS ARISE AS TO WHETHER INTERIOR DAMAGES ARE RELATED TO HAIL EVENT

UNABLE TO FULLY ACCESS THE ROOF

* Estimated maximum hailstone sizes indicated in many reports/maps are based on computer models and other proprietary information and may not account for actual human observations. Hail reports and mapping tools are useful as a tool but should not be solely relied upon in determining actual hailstone size or damages at a specific location. Visual investigation of the loss should be performed to confirm any possible damages regardless of the reported hailstone size.

** The threshold size of hailstones causing damage to asphalt shingles can vary greatly. Factors that affect the susceptibility of shingles to hail damage include (but are not limited to): the size and hardness of the hail; angle of hailstone impact; age, condition, thickness, and quality of the shingles; and stiffness of the underlying support.

**PROPERTY
SUBROGATION
POTENTIAL**

PUFFBACKS/FURNACES, CHIMNEYS, WOODSTOVES, BOILERS

- ▶ Who installed the furnace?
- ▶ Who services it? (Get a copy of the contract)
- ▶ Date of last service?
- ▶ Age, make, model of unit?
- ▶ Request insured keep parts in event expert needs
- ▶ Can you prove negligence for improper service? Defect? Design?
- ▶ Get a copy of installation/owner's manual.
- ▶ Record history of any problems.
- ▶ Request copies of warranty papers or service bills.

ANY DAMAGE CAUSED BY CHILDREN

- ▶ Name of child, parent, guardian? Address?
- ▶ Age of child?
- ▶ Was there negligent supervision?
- ▶ Who was caring for the child at the time of the loss?
- ▶ What is the name of the liability carrier?
- ▶ SIU may be able to assist in the investigation.

FIRES IN ADJACENT BUILDINGS

- ▶ Who is the owner/tenant?
- ▶ Name of insurance carrier?
- ▶ What was the cause/origin of the fire? If cause is unknown, put the owner/tenant on notice (they may be responsible due to negligent maintenance, poor storage habits, etc.).
- ▶ Get names of all residents.
- ▶ Get copy of lease/contract.

ELECTRICAL FIRE AND FAILURES

- ▶ What was the cause/origin of the fire?
- ▶ Was the installation defective?
- ▶ Who installed/maintained the wires?
- ▶ Who worked on lines? When?
- ▶ Was a tenant negligent?
- ▶ Power company responsible for a power surge?
- ▶ Request all bills.
- ▶ Use electrical expert.

WATER DAMAGE? PIPE/ROOF LEAKS

- ▶ Was the installation/insulation defective or improper?
- ▶ Did the city increase water pressure?
- ▶ Who controls the heat? Heat on/off?
- ▶ Any sprinkler defects?
- ▶ Any heat tape on pipes?
- ▶ Defects in pipe/roof? Who installed?
- ▶ Previous damage?
- ▶ City permit/inspection involved? (Refer to Product Cases.)

PRODUCT CLASS

- ▶ Age, make, model, and serial number of product.
- ▶ Product under warranty? Recalls?
- ▶ Sales slip available? When/where purchased?
- ▶ Statue of repose in your state. Strict tort allowed?
- ▶ Get copy of installation/owner's manual.
- ▶ Record history of problems.
- ▶ Who supplied/maintains product?
- ▶ Similar product still available?
- ▶ If repaired, get repair receipt.

ANY DAMAGE DUE TO TENANTS

- ▶ Get a copy of the lease. Does hold harmless apply?
- ▶ Does the tenant have insurance?
- ▶ What did the tenant do or not do to cause a loss?
- ▶ Where does tenant work?
- ▶ Ask for tenant's insurance information/agent; ask if they reported the claim.
- ▶ Present location of tenant?
- ▶ Name/address of relative?
- ▶ Any vandalism/arson charges?
- ▶ Will the tenant return for security deposit? Last month's rent?

INTENTIONAL ACTS (ARSON/VANDALISM)

- ▶ Name and age of responsible party?
- ▶ Any charges by police? Disposition?

ROLES

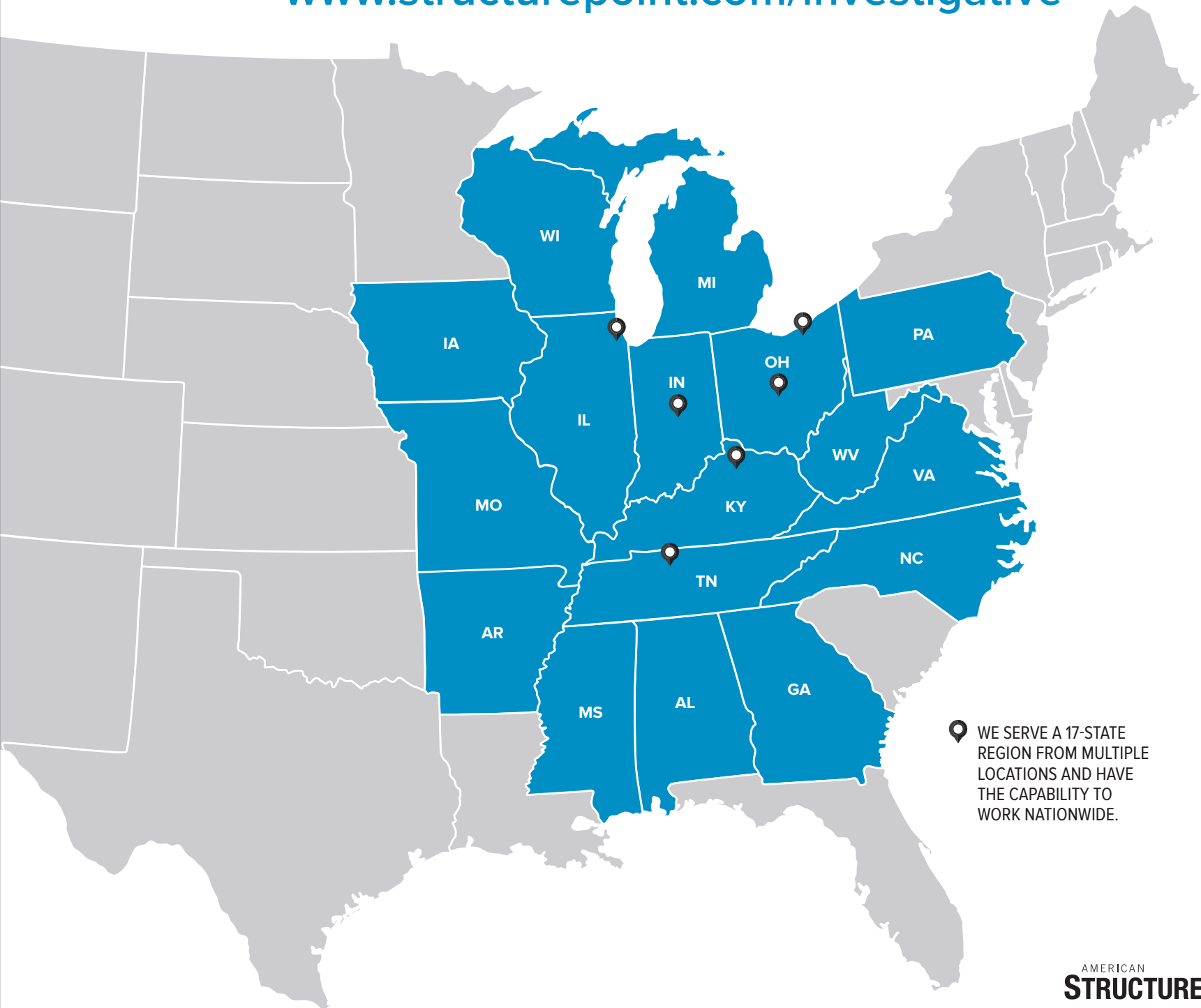
ON THE CLAIM TEAM

ADJUSTER	TECHNICAL EXPERT	CONTRACTOR
Evaluation of claim and interpretation of policy	Knowledge of building and material components and systems	Pricing
Pricing	Determination of causation	Construction means and methods
	Recommendation of repairs	Implement repairs
	Unbiased third party	
	Can offer expert testimony	
	Claim appraisal	

TURN TO US
ON FIRST
NOTICE OF LOSS

Call toll free **855.822.1966**

or access our loss assignment form at
www.structurepoint.com/investigative





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