

## HAIL DAMAGE REPAIR

Following a hail event in late March of 2016, EnviroShield was called out by the property owner to address leaks. Upon arrival, EnviroShield noticed that the roof surface seemed to be punctured and the HVAC units showed signs of denting. EnviroShield requested ECC come to inspect the property. Unfortunately, the property owner had filed an insurance claim prior to ECC inspecting the roof. ECC prefers to inspect and discuss their findings with the property owner prior to any decision being made regarding a potential insurance claim. In many cases, our findings do not warrant filing a claim or the property owner's coverage is inadequate or the amount of the deductible could all impact the decision making for the property owner on whether to proceed. Filing could affect the property owner's premium even if no settlement is made as the insurance company incurs claim costs regardless of the outcome.

Upon arrival, ECC was met by the adjuster and their construction consultant. The meeting began contentious but the mood was quickly altered after ECC consultant Andrew Wilson described the purpose of ECC's involvement, which is to assist with their discovery process with a goal of expediting and improving communication. Afterwards all parties began working on solving the problem together, including sharing costs and resources.

In order to determine the condition of the underlying material, ECC met the insurance company's construction consultant one evening and performed a thermal imaging scan. As a certified thermographer, Mr. Wilson was able to perform the scan without the insurance company incurring the expense of hiring a third party consultant. The next day, core samples were taken and confirmed that the substrate had sustained moisture damage after the hail impacts which would

**Project:**

Greenville News, Taylors, SC

**Contractor:**

EnviroShield Roofing Services

**Existing Roof:**

Gravel BUR with Emulsion Coating

**Roof Size:**

approximately 115,000 SF total

**New Roof:**

Soprema PVC, 20Y NDl to 2012 IECC insulation requirements

**Total Project:**

~\$980,000



need to be addressed in the scope of work. Once the damage was assessed, ECC began working on developing a scope of work utilizing the insurance valuing software, Xactimate. In addition to addressing the roof and HVAC damage, ECC discussed the specific operations with the tenant and found that their critical machinery runs all three shifts. Removing the old roof screws would allow fine dust particles into the building that could disturb their production. ECC worked with the insurance company and was able to include interior containment to protect the machinery during the roofing project.

After weeks of discussions and finalizing the scope of work, all parties agreed to move forward and construction began on the property. After months of work, the project was completed. ECC worked with the insurance company to confirm the work and release the final depreciation payment.

ECC properly evaluated the scope, worked with the insurance company to avoid any miscommunication between the adjuster/roofing contractor and ensured the property owner's operational needs were addressed. Instead of a \$200k roof coating over a wet existing roof, the owner now has a new 20 year warrantied roof that meets all current codes valued at nearly \$1M and the insurance company reduced their claim costs while having full documentation knowing the project was properly settled. A true "win, win" result.



## FINAL RESULTS

- Property owner was provided a 20 year warrantied valued at nearly \$1M with out of pocket costs of only \$50k
- Tenant's operations were not hindered by continued leaks
- Tenant's energy costs were reduced with the increased insulation
- Insurance company reduced their claim handling costs by ECC working directly with their consultant and sharing expenses.
- Contractor completed a profitable project with less headaches