

Insurance Supplement GDB-SAMPLE-2026-04-A1

Hail & Wind Residential Fictional Claim Sample

Claim Reference: GDB-SAMPLE-2026-04-A1
Insured: J. Sample
Property: 812 Fictional Ridge Road, Hennepin County, MN
Date of Loss: April 18, 2026
Jurisdiction: Hennepin County, MN (Fictional)
Carrier: National Mutual Insurance Co. (Fictional)
Prepared By: GDB Building Consultants Independent Estimating
Document Type: Insurance Supplement Request Carrier-Facing

Description	Qty	Unit	Amount
Asphalt shingle 30-year laminated, North and West slopes full tear-off and replacement per IRC R905.2.8.2 and manufacturer installation guide [Photo: North slope hail impact bruising across 22 squares] [Photo: West slope granular scour and exposed mat]	22	\$145.00	\$3,190.00
Ridge cap shingle matching profile, mechanically fastened per manufacturer high-wind nailing pattern (6 nails per cap) per IRC R905.2.8.2 [Photo: Ridge uplifted and missing caps]	120	\$4.25	\$510.00
Ice & water shield self-adhered membrane, eaves, valleys, and penetrations per IRC R905.2.7.1 (Minnesota amend. for climate zone 6) [Photo: Eave original felt-only underlayment, no membrane]	14	\$78.00	\$1,092.00
Synthetic underlayment balance of roof deck per IRC R905.1.1 and manufacturer spec [Photo: Deck original 15# felt degraded]	22	\$31.00	\$682.00
Step flashing and counter-flashing at chimney code-compliant gauge and lap per IRC R903.2 and sheet-metal trade standard [Photo: Chimney pinholes and missing counter-flashing]	1	\$925.00	\$925.00
Drip edge aluminum, 2.5" fascia flange, eaves and rakes per IRC R905.2.8.3 and manufacturer edge-metal spec [Photo: Eave edge original missing on rakes]	180	\$4.25	\$765.00
Starter strip adhesive-sealed first course per manufacturer installation guide and IRC R905.2.8.1 [Photo: Eave strip missing, shingle sealant edge exposed]	180	\$2.45	\$441.00
Roof ventilation continuous ridge vent + additional soffit intake to achieve net free ventilation area per IRC R806.2 [Photo: Attic current ventilation ~50% of code-minimum]	1	\$1,450.00	\$1,450.00
Gutter apron and 5" seamless aluminum gutter replacement alignment matches existing downspout locations per IBC 1503.4 and metal-trade standard [Photo: Gutter bent and pulled at eaves]	180	\$18.50	\$3,330.00
Downspout 3" x 4" corrugated aluminum, tied into existing splash blocks [Photo: Downspout separated at lower elbow]	60	\$14.50	\$870.00

Soffit and fascia pre-finished aluminum, full replacement of hail-bent runs [Photo: Soffit dented and water-stained] [Photo: Fascia paint stripped and bent]	180	\$21.00	\$3,780.00
Siding vinyl, full-panel replacement of hail-fractured runs on West elevation per manufacturer matching spec and IRC R703 [Photo: West elevation slate of fractures across 8 panels]	14	\$92.00	\$1,288.00
Window screen full-frame replacement, hail-torn mesh across 9 openings [Photo: South elevation torn screens]	9	\$68.00	\$612.00
MN state sales tax on materials (6.875%) per MN Statute 297A.62 insurance proceeds pass-through to insured; carrier remits per policyholder direction	1	\$2,485.50	\$2,485.50
Total			\$21,420.50

This document supplements the carriers initial estimate of record for Claim GDB-SAMPLE-2026-04-A1. Each scope row is paired with the photographic evidence upon which the quantity, code citation, and unit price were derived. The accompanying photo set is bound to the same row numbers in the field photo log. Scope of work: full North and West slope shingle replacement; ice & water membrane upgrade to meet Minnesota climate-zone 6 underlayment requirements; chimney flashing rebuild to code-compliant gauge; ventilation increase to meet IRC R806.2 minimum net-free area; siding and trim replacement on hail-damaged runs; gutter and downspout replacement at crushed sections. Out of scope (carried in original estimate): interior drywall repairs, contents, additional living-expense reimbursement. Out-of-scope items are flagged separately and not included in this figure.

All line items cite governing IRC/IBC sections, manufacturer installation guides, and the applicable Minnesota amend. each row tagged with photo-callout placeholders from our field photo set. Quantities are derived from measured roof & siding squares, not "by-eye" estimates. Sales-tax line is passed through per MN Statute 297A.62. This supplement is independent of any contractor bid and prepared exclusively for the policyholder.