

# American Contractor Inspection Report

**AMERICAN  
CONTRACTOR**  
★ ★ SHOW 



JoshAllen@mail.com  
2900 Graham Rd.  
Franklin, IN 46131

**JOSH ALLEN**  
2025 Bills Drive Carmel,  
IN 47274

# SUMMARY

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The property 2025 Bills Drive Carmel, IN USA was inspected by. This document provides the results of the inspection, along with a proposed Xactimate scope to repair the damages found.



Josh Allen 2025 Bills  
Drive Carmel, IN

Carrier  
Claim NO. 11111W73  
Adjuster Patrick M



Josh Barkley  
josh.barkley@yahoo.com  
(234) 123-4567

Date  
Time

## Roof Construction

Main dwelling  
Cover Type

Laminated

## Damages



Insured: Josh Allen  
Property: 2025 Bills Drive  
Carmel, IN USA

**Claim Number:** 12345678

**Policy Number:**

**Type of Loss:** Hail

Date of Loss: 1/28/2025 2:50 PM  
Date Inspected:

Date Received:  
Date Entered: 1/29/2025 2:50 PM

Price List: ININ8X\_JAN25  
Restoration/Service/Remodel  
Estimate: \_JOSH\_ALLEN\_15450\_M1

\_JOSH\_ALLEN\_15450\_M1

Main dwelling

**Roof - Laminated**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
1. R&R Drip edge	167.00	LF	3.03	12.86	518.87	(0.00) 518.87
2. R&R Rain cap - 4" to 5"	1.00	EA	56.18	2.32	58.50	(0.00) 58.50
<i>Adjusted Items</i>						
<b>3. Tear off, haul and dispose of comp. shingles - Laminated</b>	<b>45.96</b>	<b>SQ</b>	<b>67.51</b>	<b>0.00</b>	<b>3,102.76</b>	<b>(0.00) 3,102.76</b>
<i>Supplement Items</i>						
4. Laminated - comp. shingle rfg. - w/out felt	52.00	SQ	250.86	492.27	13,536.99	(0.00) 13,536.99
5. Roofing felt - 15 lb.	41.08	SQ	33.98	27.89	1,423.79	(0.00) 1,423.79
6. Ice & water barrier - EAVE*	1,308.00	SF	1.63	49.44	2,181.48	(0.00) 2,181.48
<i>R905.1.2 Ice Barriers</i>						
7. Ice & water barrier - VALLEY*	486.00	SF	1.63	18.37	810.55	(0.00) 810.55
<i>R905.2.8.2 Valleys</i>						
8. Asphalt starter - universal starter course	385.00	LF	1.81	18.06	714.91	(0.00) 714.91
9. Hip / Ridge cap - High profile - composition shingles	230.00	LF	6.65	61.82	1,591.32	(0.00) 1,591.32
<i>-Per Digital Measurement waste factors DO NOT include starter, hip or ridge. "Hip / Ridge" is used for the additional cost of Material AND Labor involved with installing.</i>						
10. R&R Drip edge/gutter apron	218.00	LF	3.37	21.97	756.63	(0.00) 756.63
11. R&R Flashing - L flashing - galvanized	24.00	LF	5.71	4.30	141.34	(0.00) 141.34
12. Step flashing	30.00	LF	9.94	4.64	302.84	(0.00) 302.84
13. R&R Counterflashing - Apron flashing	24.00	LF	10.65	3.49	259.09	(0.00) 259.09
14. Flashing - pipe jack	2.00	EA	48.59	2.53	99.71	(0.00) 99.71
15. Roof vent - turtle type - Plastic	17.00	EA	54.80	16.76	948.36	(0.00) 948.36
16. Roof vent - turtle type - Metal	1.00	EA	65.10	1.71	66.81	(0.00) 66.81
17. Remove Additional charge for steep roof - 10/12 - 12/12 slope	25.73	SQ	26.50	0.00	681.85	(0.00) 681.85
18. Additional charge for steep roof - 10/12 - 12/12 slope	29.07	SQ	67.21	0.00	1,953.79	(0.00) 1,953.79
<b>Totals: Roof - Laminated</b>			<b>738.43</b>	<b>29,149.59</b>	<b>0.00</b>	<b>29,149.59</b>

**Gutters**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
19. R&R Gutter / downspout - aluminum - 6"	36.00	LF	12.37	20.41	465.73	(0.00) 465.73
<i>Avg. 52.00%</i>						
20. Prime & paint gutter / downspout	36.00	LF	2.02	0.76	73.48	(0.00) 73.48
<i>Avg. 80.00%</i>						



CONTINUED - Gutters

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<b>Totals: Gutters</b>			<b>21.17</b>	<b>539.21</b>	<b>0.00</b>	<b>539.21</b>

Windows/Doors

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
21. R&R Window screen, 1 - 9 SF	2.00	EA 48.22	5.40	101.84	(0.00)	101.84
<i>Avg. 43.33%</i>						
<b>Totals: Windows/Doors</b>			<b>5.40</b>	<b>101.84</b>	<b>0.00</b>	<b>101.84</b>

Debris Removal

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
22. Tandem axle dump trailer - per load - including dump fees	1.00	EA 244.47	0.00	244.47	(0.00)	244.47
<i>Debris removal for roof trade</i>						
<b>Totals: Debris Removal</b>			<b>0.00</b>	<b>244.47</b>	<b>0.00</b>	<b>244.47</b>
<b>Total: Main dwelling</b>			<b>765.00</b>	<b>30,035.11</b>	<b>0.00</b>	<b>30,035.11</b>

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
23. Gutter labor minimum						
24. Window labor minimum	1.00	EA 96.01	0.00	96.01	(0.00)	96.01
25. Painting labor minimum	EA	222.83	0.00	222.83	(0.00)	222.83
	1.00	EA 193.30	0.00	193.30	(0.00)	193.30
<b>Totals: Labor Minimums Applied</b>	EA		<b>0.00</b>	<b>512.14</b>	<b>0.00</b>	<b>512.14</b>
<b>Line Item Totals: _JOSH_ALLEN_15450_M1</b>	EA		<b>765.00</b>	<b>30,547.25</b>	<b>0.00</b>	<b>30,547.25</b>

**Summary for Dwelling**

Line Item Total	29,782.25
Material Sales Tax	765.00
<b>Replacement Cost Value</b>	<b><del>\$30,547.25</del></b>
<b>Net Claim</b>	<b>\$30,547.25</b>

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**Recap of Taxes**

	<b>Material Sales Tax (7%)</b>	<b>Manuf. Home Tax (7%)</b>	<b>Storage Tax (7%)</b>
<b>Line Items</b>	765.00	0.00	0.00
<b>Total</b>	<b>765.00</b>	<b>0.00</b>	<b>0.00</b>

**Recap by Room**

Estimate: \_JOSH\_ALLEN\_15450\_M1

**Area: Main dwelling**

Roof - Laminated	28,411.16	95.40%
Gutters	518.04	1.74%
Windows/Doors	96.44	0.32%
Debris Removal	244.47	0.82%

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<b>Area Subtotal: Main dwelling</b>	<b>29,270.11</b>	<b>98.28%</b>
<b>Labor Minimums Applied</b>	<b>512.14</b>	<b>1.72%</b>

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<b>Subtotal of Areas</b>	<b>29,782.25</b>	<b>100.00%</b>
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<b>Total</b>	<b>29,782.25</b>	<b>100.00%</b>
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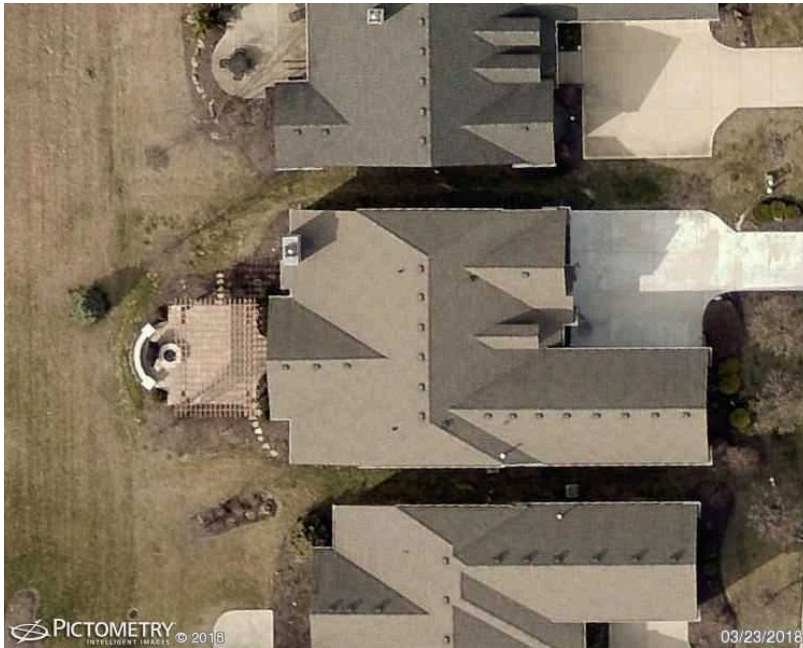


**Recap by Category**

<b>Items</b>	<b>Total</b>	<b>%</b>
<b>GENERAL DEMOLITION</b>	<b>4,249.93</b>	<b>13.91%</b>
<b>PAINTING</b>	<b>266.02</b>	<b>0.87%</b>
<b>ROOFING</b>	<b>24,436.76</b>	<b>80.00%</b>
<b>SOFFIT, FASCIA, &amp; GUTTER</b>	<b>519.37</b>	<b>1.70%</b>
<b>WINDOW REGLAZING &amp; REPAIR</b>	<b>87.34</b>	<b>0.29%</b>
<b>WINDOWS - WOOD</b>	<b>222.83</b>	<b>0.73%</b>
<b>Subtotal</b>	<b>29,782.25</b>	<b>97.50%</b>
<b>Material Sales Tax</b>	<b>765.00</b>	<b>2.50%</b>
<b>Total</b>	<b>30,547.25</b>	<b>100.00%</b>

# Precise Aerial Roof Measurement Report

Prepared for you by American Contractor



2025 Bills Drive Carmel, IN 47274

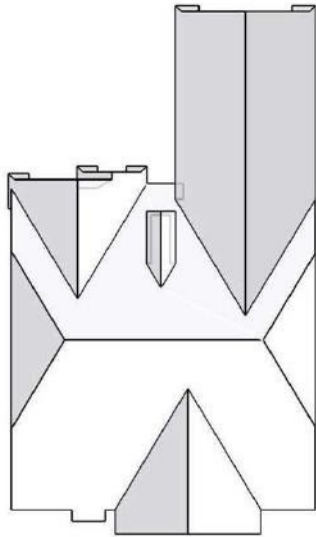
# Build

American Contractor  
2900 Graham Road  
Franklin, IN

Lamar Jackson  
tel. 317-555-5555  
email:  
LamarRavens@gmail.com  
www.ACS.com

2025 Bills Drive Carmel, IN 47274

Report: 5454541



In this 3D model, facets appear as semi-transparent to reveal overhangs.

## PREPARED FOR

Contact: Lamar Jackson  
Company: Roofing  
Address: 2900 Graham Rd  
Phone: 317-525-9449

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## MEASUREMENTS

Total Roof Area =4,596 sq ft  
Total Roof Facets =19  
Predominant Pitch =10/12  
Number of Stories >1 Total  
Ridges/Hips =230 ft Total  
Valleys =162 ft Total Rakes  
=167 ft Total Eaves =218 ft

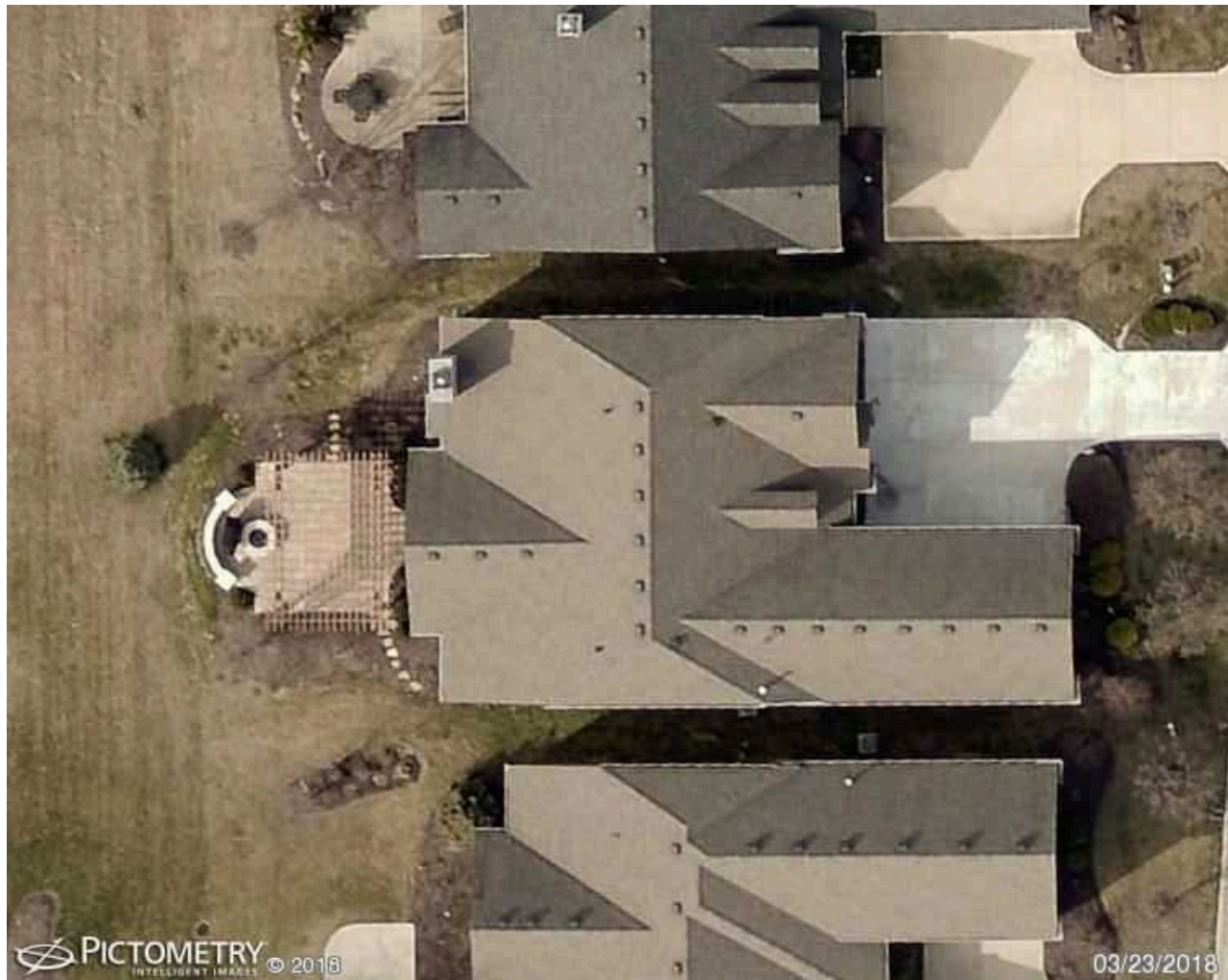


Certified Accurate

## IMAGES

The following aerial images show different angles of this structure for your reference.

Top View



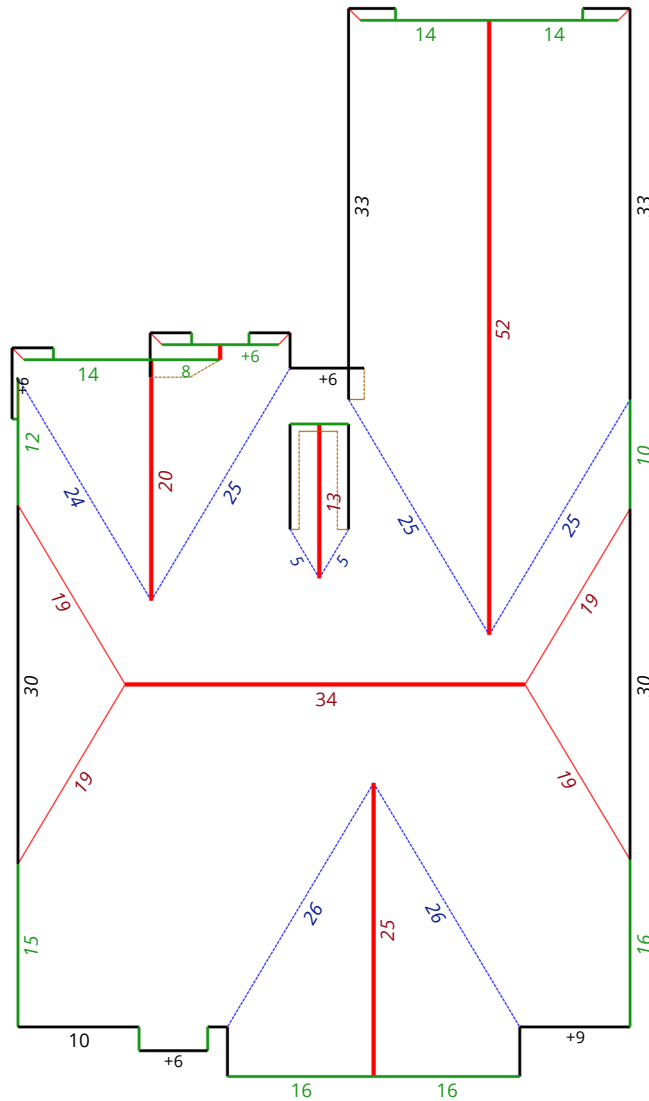
# LENGTH DIAGRAM

Total Line Lengths:

**Ridges = 146 ft**  
**Hips = 84 ft**

**Valleys = 162 ft**  
**Rakes = 167 ft**  
**Eaves = 218 ft**

**Flashing = 24 ft**  
**Step flashing = 30 ft**  
**Parapets = 0 ft**



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Note: This diagram contains segment lengths (rounded to the nearest whole number) over 5.0 Feet. In some cases, segment labels have been removed for readability. Plus signs preface some numbers to avoid confusion when rotated (e.g. +6 and +9).

**SUMMARY**
**All Structures**

Areas per Pitch		
<b>Roof Pitches</b>	6/12	10/12
<b>Area (sq ft)</b>	2023.2	2572.5
<b>% of Roof</b>	44%	56%

The table above lists each pitch on this roof and the total area and percent (both rounded) of the roof with that pitch.

**Structure Complexity**

Simple

Normal

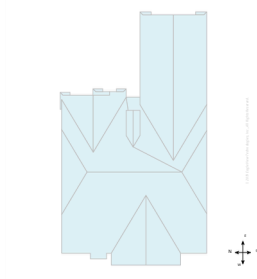
Complex

**Waste Calculation**

Waste %	<b>0%</b>	3%	8%	11%	<b>13%</b>	15%	18%	23%	28%
Area (Sq ft)	<b>4596</b>	4734	4964	5102	<b>5194</b>	5286	5424	5654	5883
Squares **	<b>46.00</b>	47.66	49.66	51.33	<b>52.00</b>	53.00	54.33	56.66	59.00
	<b>Measured</b>				<b>Suggested *</b>				

\* Suggested waste factor only includes areas of 3/12 pitch or greater for asphalt shingles. \*\* Squares are rounded up to the nearest bundle

Additional materials needed for ridge, hip, and starter lengths are not included in the above table. The provided suggested waste factor is intended to serve as a guide—actual waste percentages may differ based upon several variables that EagleView does not control. These waste factor variables include, but are not limited to, individual installation techniques, crew experiences, asphalt shingle material subtleties, and potential salvage from the site. Individual results may vary from the suggested waste factor that EagleView has provided. The suggested waste is not to replace or substitute for experience or judgment as to any given replacement or repair work.

**All Structures Totals**


Total Roof Facets = 19

**Lengths, Areas and Pitches**

Ridges = 146 ft (6 Ridges)  
 Hips = 84 ft (9 Hips)  
 Valleys = 162 ft (8 Valleys)  
 Rakes† = 167 ft (22 Rakes)  
 Eaves/Starter‡ = 218 ft (21 Eaves)  
 Drip Edge (Eaves + Rakes) = 385 ft (43 Lengths)  
 Parapet Walls = 0 (0 Lengths).  
 Flashing = 24 ft (10 Lengths)  
 Step flashing = 30 ft (5 Lengths)  
 Total Area = 4,596 sq ft  
 Predominant Pitch = 10/12

**Property Location**

Longitude = -86.0941141  
 Latitude = 40.0129115

**Notes**

This was ordered as a residential property. There were no changes to the structure in the past four years.

† Rakes are defined as roof edges that are sloped (not level).  
 ‡ Eaves are defined as roof edges that are not sloped and level.



# INSPECTION PHOTOS

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Location: Back

Component(s): Back Overview



# ROOF - PRESENTATION OF DAMAGE

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Component(s): Shingles



Component(s): Shingles



Component(s): Box Vent, Shingles Overview



Component(s): Box Vent, Shingles Overview





Component(s): Pipe Vent, Box Vent, Shingles Overview



Component(s): Shingles Overview, Pipe Vent, Box Vent



Component(s): Shingles Overview, Box Vent, Hvac Vent, Pipe Vent



Component(s): Box Vent, Shingles Overview, Pipe Vent



# EXTERIOR

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Component(s): Window, Siding, Fascia, Gutters



Component(s): Siding



Component(s): Siding, Garage Door



Component(s): Downspout, Fascia, Siding



Component(s): Fascia, Siding



# CODES, STANDARDS AND REGULATIONS

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Indiana adopts with amendments to Indiana - Amendments

Residential Code for One and Two-family Dwellings



Josh Allen  
2025 Bills Drive Carmel,  
IN 47274

State	Indiana
Codes	Indiana -Amendments


Summary of Local Code Requirements presented in this Report

- Code 1 R905.1.1 Underlayment
- Code 2 R905.2 Asphalt Shingles
- Code 3 R905.2.8.2 Valleys
- Code 4 R905.2.8.5 Drip Edge
- Code 5 R905.2.8.4 Other Flashing
- Code 6 R905.2.8.3 Sidewall Flashing

References

# CODES, STANDARDS AND REGULATIONS

The screenshot below was taken from the official website of the State of Indiana. The Indiana Residential Code 2020 is based on the International Residential Code 2018 with amendments and additions.



**INDIANA DEPARTMENT OF HOMELAND SECURITY**


**General Information Circular on the 2020 Indiana Residential Code**

The *2020 Indiana Residential Code* (675 IAC 14-4.4) went into effect on December 26, 2019. It applies to all construction on Class 2 structures and their accessory structures. The document consists of the International Code Council's (ICC) model *2018 International Residential Code*, as modified by Indiana state amendments.

Since that date, the *2020 Indiana Residential Code* has been in **full force and effect in every location within the state of Indiana**. There are **no** jurisdictions or locations in the state in which the code is not in effect. Further, all local units of government are statutorily mandated to require compliance with the code, just as they are with all rules of the Fire Prevention and Building Safety Commission. See IC 36-7-2-9.

Persons interested in obtaining the code may view the *2018 International Residential Code* model for free at the ICC's website at <https://codes.iccsafe.org/>, or they may purchase it in hard copy from the ICC or other booksellers. The state amendments may be downloaded free of charge from the department's website at <https://www.in.gov/dhs/2490.htm>.

Alternatively, interested persons may view the fully edited *2020 Indiana Residential Code*, complete with amendments, on the ICC website free of charge at <https://codes.iccsafe.org/content/document/1562>. It is our understanding that beginning in March 2020, hard copy versions of the fully edited code will be available for purchase on their site as well.



Craig E. Burgess AIA NCARB CPE CBI LEED AP  
Indiana State Building Commissioner  
February 25, 2020

Source: Official website of the Indiana State Government

<https://www.in.gov/dhs/files/Adoption-and-Implementation-of-2020-Indiana-Residential-Code.pdf>

# Hail Impact Report #: 55878-22444104

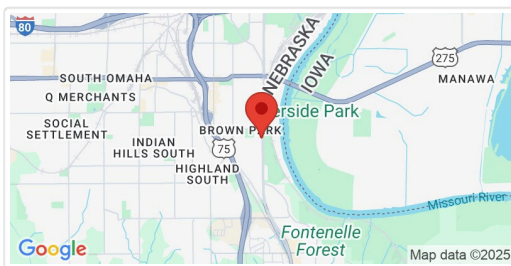
## Hail Impact Report

Report #: 55878-22444104  
Date: 1/28/2025 11:37 AM CDT  
Interactive Hail Maps, LLC  
Boerne, TX • (512) 994-2550  
[www.interactivehailmaps.com](http://www.interactivehailmaps.com)



You can verify the authenticity of this report at [ihmverify.com](http://ihmverify.com) using report number 55878-22444104 and the following Verification Code: 6cd7e7a4

## Property Information



Property Address:  
2025 Bills Drive Carmel,  
IN 47274

Customer Info:

## Hail Impact Details

Date of Hail Impact:	1/ 25/ 2025 5:54	Hail Duration:	20.0 + minutes
Time of Hail Impact:	PM CDT Sout h-	Size of Hail Detected:	1. 50"
Storm Direction:	sout hwest 19.3	Nearby Hail Reported:	56 reports
Storm Speed:	mph	Max Hail Size Reported:	3.5"

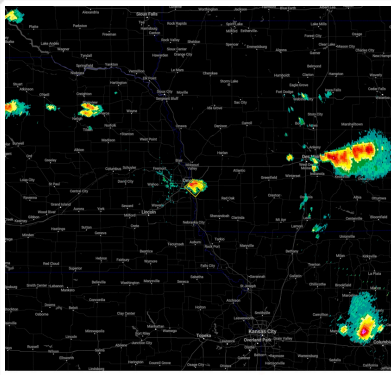
## Hail Impact Narrative

In the afternoon hours of Tuesday, June 25, 2024, at approximately 5:54 PM CDT, the property located at 2025 Bills Drive Carmel, IN 47274 was impacted by a storm moving South-southwest at 19.3 miles per hour. Hail as large as 1.50" was detected by radar at the location, and was estimated to have lasted for 20.0 + minutes. Multiple trained spotters reported up to 3.5" hail in the area.

## Ground Observations - Hail

On-the-ground hail observations reported near the property located at 2025 Bills Drive Carmel, IN 47274 (Property)

Date / Time	Source	Hail Size	Distance from Property	Comments
6/25/2024 5:12 PM CDT	NOAA	1.50"	2.2 miles NNE	report from mping; ping pong ball (1.50 in.). (oax)
6/25/2024 5:15 PM CDT	NOAA	2.50"	2.7 miles ENE	delayed report via two social media reports. (oax)
6/25/2024 5:19 PM CDT	NOAA	1.00"	3.5 miles N	at ketv at 10th and pacific. (oax) (oax)
6/25/2024 5:26 PM CDT	NOAA	2.50"	0.7 miles NNE	



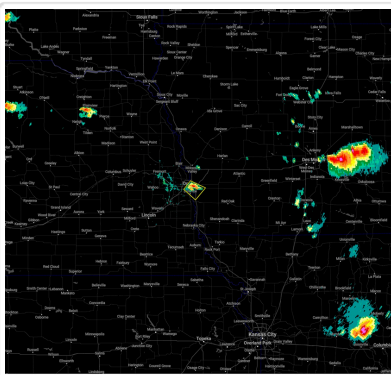
NEXRAD Radar Image from 6/25/2024  
05:16 PM CDT

**Severe Thunderstorm Warning issued January 25 at 5:16PM CDT until January 25 at 5:45PM CDT**

Effective:	5:16 PM CDT	Expires:	5:45 PM CDT
		Wind	60 mph
HailSize:	1. 50"	S speed:	Observed

Urgency: Immediate      Certainty :

At 516 pm cdt, a severe thunderstorm was located over western council bluffs, moving southeast at 10 mph (public). Hazards include ping pong ball size hail and 60 mph wind gusts. People and animals outdoors will be injured. expect hail damage to roofs, siding, windows, and vehicles. expect wind damage to roofs, siding, and trees. Locations impacted include, southeastern omaha, council bluffs, bellevue, ralston, offutt afb, carter lake, council bluffs airport, eppley airfield, south omaha, midtown, old market, lake manawa state park, and narrows river park.



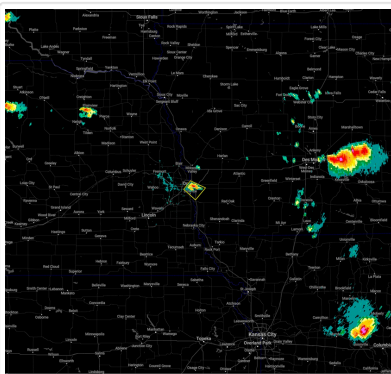
NEXRAD Radar Image from 1/25/2025  
05:08 PM CDT

**Severe Thunderstorm Warning issued January 25 at 5:08PM CDT until January 25 at 5:45PM CDT by NWS**

Effective	5:08 PM CDT	Expires:	5:45 PM CDT
		Wind	60 mph
Hail Size:	1. 00"	S speed:	Observed

Urgency: Immediate      Cer tai nty :

At 508 pm cdt, a severe thunderstorm was located over northwestern council bluffs, moving southeast at 10 mph (radar indicated). Hazards include 60 mph wind gusts and quarter size hail. Hail damage to vehicles is expected. expect wind damage to roofs, siding, and trees. Locations impacted include, southeastern omaha, council bluffs, bellevue, ralston, offutt afb, carter lake, aksarben, council bluffs airport, eppley airfield, south omaha, midtown, old market, lake manawa state park, and narrows river park.



NEXRAD Radar Image from 1/25/2025  
05:00 PM CDT

**Severe Thunderstorm Warning issued January 25 at 5:00PM CDT until January 25 at 5:45PM CDT by NWS**

Effective:	5:00 PM CDT	Expires:	5:45 PM CDT
		Wind	60 mph
Hail Size:	1. 00"	S speed:	Observed

Urgency: Immediate      Certainty :

Svroax the national weather service in omaha has issued a \* severe thunderstorm warning for, northwestern mills county in southwestern iowa, southwestern pottawattamie county in southwestern iowa, northeastern sarpy county in east central nebraska, southeastern douglas county in east central , \* until 545 pm cdt. \* at 500 pm cdt, a severe thunderstorm was located over northwestern council bluffs, moving southeast at 10 mph (radar indicated). Hazards include 60 mph wind gusts and quarter size hail. Hail damage to vehicles is expected. Expect wind damage to roofs, siding, and trees.