

PROJECT DESCRIPTION

A residential property located in **Calumet City, Illinois** sustained **wind-related damage** to the asphalt shingle roofing system following a severe wind event. The loss resulted in functional impairment of the roofing materials, affecting

the roof's ability to perform as a continuous, weather-resistant system.

SHARP was retained to represent the insured and manage the insurance claim from the initial inspection through final resolution.

LOSS DETAILS

The wind event generated uplift forces across multiple roof slopes, resulting in observable and measurable damage to the asphalt shingles, including:

- Creased, lifted, and displaced shingles consistent with wind uplift
- Loss of adhesive seal integrity between shingle courses

- Exposed nail lines and fasteners
- Shingles no longer properly bonded to the roof deck

These conditions compromised the roof's ability to resist wind-driven rain and future weather events, creating an increased risk of water intrusion and progressive failure.

CLAIM CHALLENGES

Initial carrier position favoring spot or limited repairs

Disagreement regarding the reparability of wind-damaged shingles

Need to clearly establish functional damage, not cosmetic wear

Demonstrating that partial repairs would not restore the roof to its pre-loss condition or provide reasonable uniformity

SOLUTIONS

SHARP conducted a comprehensive roof inspection and documented wind-related damage patterns consistent with uplift and seal failure. The scope of loss was prepared using industry-standard estimating practices and supported by detailed photographic documentation.

The adjustment strategy focused on:

- Establishing that once asphalt shingles are lifted or creased by wind, the damage is permanent and irreversible

- Demonstrating that isolated repairs would result in a non-uniform roofing system with reduced life expectancy
- Supporting full replacement as the only method to restore proper function in accordance with policy provisions and accepted roofing standards

SHARP engaged directly with the carrier to address scope limitations and ensure the loss was evaluated in its entirety.

RESULTS

SHARP successfully negotiated **full payment for roof replacement** due to wind damage to the asphalt shingles. The final settlement allowed the property to be restored to its pre-loss condition in

compliance with industry standards and policy coverage, eliminating the need for compromised or temporary repairs.

