

Insurance Company: Hills Insurance Company

Insured: Brian Boyd

Claim Number: 98273457869

Policy Number: 12398475

Cause Of Loss: Wind/Hail

Date Of Loss: 2026-04-11

Loss Location: 402 Ruby Dell Lane, Waco, TX 76705

Enclosures

- Photo Report (33 photos)

Assignment

Assigned Date: 04/19/2026

Contact Date: 04/19/2026 Time: 1:59 PM

Cause Of Loss

Cause Type: Wind/Hail

Date Of Loss: 04/11/2025

Risk Description And Occupancy

Risk Location: 402 Ruby Dell Lane, Waco, TX 76705

Stories: 1 - **Property Type:** Single Family - **Construction Type:** Wood Frame **Foundation Type:**

Slab - **Year Built:** 1993 - **Condition Of Risk:** Good

Occupancy Type: Owner Occupied

Roof Summary: Roof material type is an architectural shingle with 1 layer.

Front Cladding: Vinyl

Right Cladding: Vinyl

Back Cladding: Vinyl

Left Cladding: Vinyl

Mortgage Company / Title Encumbrances

Lien Holder: Chase

Initial Inspection / Investigation

Inspection Date: Apr 19, 2026

Who Was Present: the insured, Brian Boyd

On the inspection date, this writer met with the insured, Brian Boyd, at the loss location and began our inspection of the damaged property. The insured is claiming wind damage to the dwelling and the elevations.

During our inspection, this writer observed 8 hail hits per test square on the front, back, and left slopes of the roof, with no wind damaged shingles. The right roof slope showed no hail hits or wind damage. On the elevations, this writer noted damage to the front elevation, including the soffit, gutter guards, and siding. No other claim-related damage was observed.

Please see the attached estimate for the recommended repairs. There are no pending items that we are aware of.

Coverage A / Dwelling

Roof

Architectural Shingle, 1 layer, drip edge, 15 lb felt, and valley metal. Gable style, 5/12 pitch, Closed Cut valley style, and good condition. Full Replacement is recommended.

- Front Slope - 8 HPS/0 Wind
- Right Slope - 8 HPS/0 Wind
- Left Slope - 8 HPS/0 Wind
- Back Slope - 0 HPS/0 Wind

Elevations

- Front Elevation: Hail damage was observed to soffit and gutter guards. Mechanical damage was observed to siding.
- Right Elevation: No claim related damage was observed.
- Back Elevation: No claim related damage was observed.
- Left Elevation: No claim related damage was observed.

Interior

- **Master Bedroom** — ceiling: Water staining present.

Coverage B / Other Structures

No other structures were documented during the inspection.

Coverage C / Personal Property

No personal property items were documented during the inspection.

Contractors

Contractor Presence: No

Should you have any additional questions, please feel free to contact our office.

Respectfully Submitted,

Bill Martin

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