



Assessment report

Adjuster: Mpho Khumalo

Job number: AR-77421

Date: 11 August 2026

Claim number: HS-2026-44819

Policy number: HME-991204

Date of loss: 3 August 2026

Peril: Storm

Risk address: 27 Ridge Road, Kloof

Insured: Thandiwe Nkosi

Instruction and scope

We attended 27 Ridge Road, Kloof on 11 August 2026 to assess storm damage to the dwelling roof under claim HS-2026-44819. The instruction was to establish cause of loss, measure the extent of damage, comment on policy liability, and review repair quotations.

Site attendance

The insured, Thandiwe Nkosi, was present. Access was given to the roof void and the front elevation. Weather on the day of loss was a documented hail and wind cell over the Outer West. Neighbour roofs on the same slope showed similar granule loss on the windward face.

Cause of loss

Wind lifted and displaced concrete tiles on the north-west pitch. Hail bruised the remaining tiles on that pitch and cracked three ridge cappings. Water entered at the displaced tiles and stained the main bedroom ceiling. This is consistent with a storm peril on 3 August 2026.

Extent of damage

Approximately 42 m² of the north-west pitch needs stripping and re-tiling. Three ridge cappings are cracked. The main bedroom ceiling has a 1.2 m water stain and a soft patch of plaster. Pre-existing granule wear on the south pitch is older, even, and not hail-patterned. That wear is not included in the storm scope.

Policy liability

Liability is confirmed for storm damage to the north-west pitch, ridge cappings, and the resulting ceiling stain. Pre-existing wear on the south pitch is declined as wear and tear. Policy excess is R5 000.

ADJUSTER SIGNATURE

DATE

11 August 2026



Quantum and quotations

Two repair quotations were reviewed. Amber Roofing quoted R48 600 including VAT for the storm scope. Ridge & Pitch quoted R51 200 including VAT for the same scope. Both exclude the south pitch. Estimated repair cost for the accepted scope is R48 600. Reserve recommendation is R48 600 plus the ceiling repair of R6 400, less the R5 000 excess, being R50 000.

Recommendation

Settle on the Amber Roofing figure for the roof, plus ceiling repair, less excess. Do not contribute to the south pitch. The insured may instruct Amber Roofing once the insurer confirms.

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