

Nick DeGregorio

Americanstruction Inc

Mar 31, 2026 | 58 Photos



Proof-of-Value Inspection

**Mokena, IL 60448
(Sample Report)**



Inspection Report

Homeowner / Property Manager / Point-of-Contact

- John Doe & Company
- John Doe | (123) 456-7890 | john.doe@email.com

Property Address

- 123 Doe Street, Mokena, IL 60448

Property Type

- Single Family Home / Multi Family Apartments / Office / Industrial Facility

Date of Loss

- January 1, 2026 | Mokena Area (Hail / Wind)

Inspection Date

- December 10, 1989

Report Type

- Storm Damage Report / Inspection Report

Inspected By - Americanstruction Inc.

- Mike DeGregorio | Vice President | mike@americanstruction.com | (815) 473-8550
- Nick DeGregorio | Head of Commercial | nick@americanstruction.com | (815) 473-8093

Americanstruction Inc.

- **Pamela DeGregorio**
- (815) 469-4960
- office@americanstruction.com
- 19222 S LaGrange Rd Mokena, IL 60448
- Website: www.americanstruction.com

Executive Overview

On March 10, 2026, the Mokena and surrounding areas experienced a severe hail and wind event that caused significant structural damage across the region. On January 1, 2026, Americanstruction conducted a comprehensive on-site inspection of the single family home, located at 123 Doe Street, Mokena, IL 60448.

Our inspection revealed that the building and detached garage sustained widespread hail and wind damage across multiple exterior surfaces. The roof systems on both the building and the detached garage sustained significant hail impact damage across inspected elevations. Gutters and downspouts on the building were affected by the storm event. Vinyl siding and fascia sustained hail damage on the building. Window damage was among the most significant findings at this property, with window glass broken and shattered by hail impact and window screens blown out across the building. Soft metal components throughout the property sustained denting consistent with large hail. The volume and severity of damage observed across all exterior surfaces of both the building and the detached garage is consistent with a significant hail and wind event.

No emergency protective repairs were performed on-site during the inspection. Full documentation of all observed damage areas was captured for future record-keeping purposes.

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Project: John Doe
Date: Mar 28, 2026, 1:33 PM
Creator: Nick DeGregorio

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Detailed Findings - Roof

The Roof

Location: All elevations, building and detached garage

The roof systems on both the building and the detached garage sustained significant hail impact damage across all inspected elevations. Widespread hail strikes were documented throughout both roof surfaces, consistent with the March 10 storm event. The volume and distribution of impact activity across both structures indicates a hard hail event with considerable force. No elevation on either structure was spared from the observed hail activity.

Emergency Repair Performed: None

Risk if Unaddressed: Compromised shingle surfaces with hail-induced granule displacement can accelerate weathering of the underlying mat, leading to moisture infiltration, deck deterioration, and potential interior water damage over time. Left unaddressed, continued deterioration can expand the scope of damage to include structural deck components on both the building and the detached garage.

Detached garage damage photos 1-7



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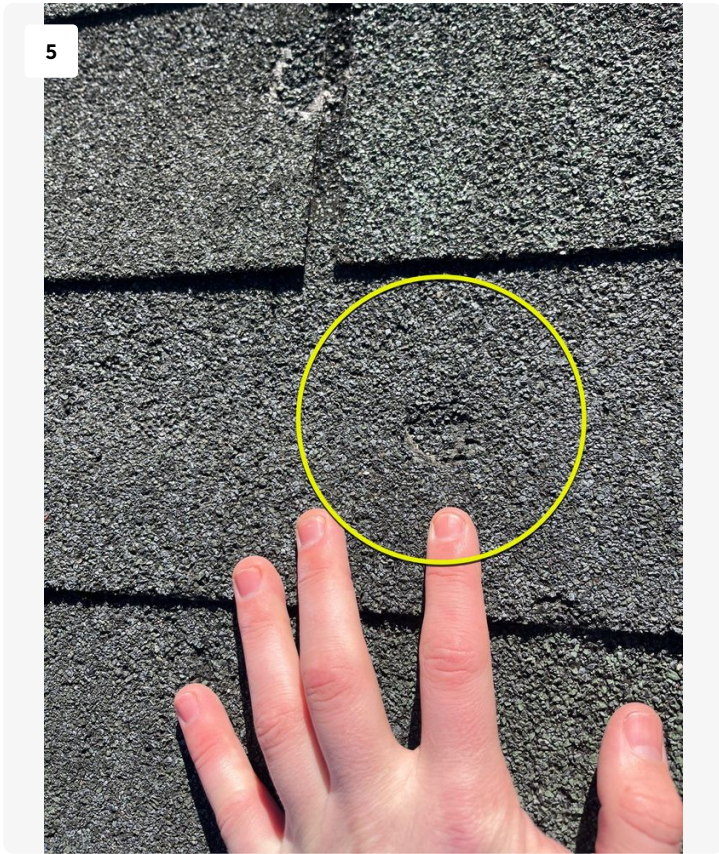
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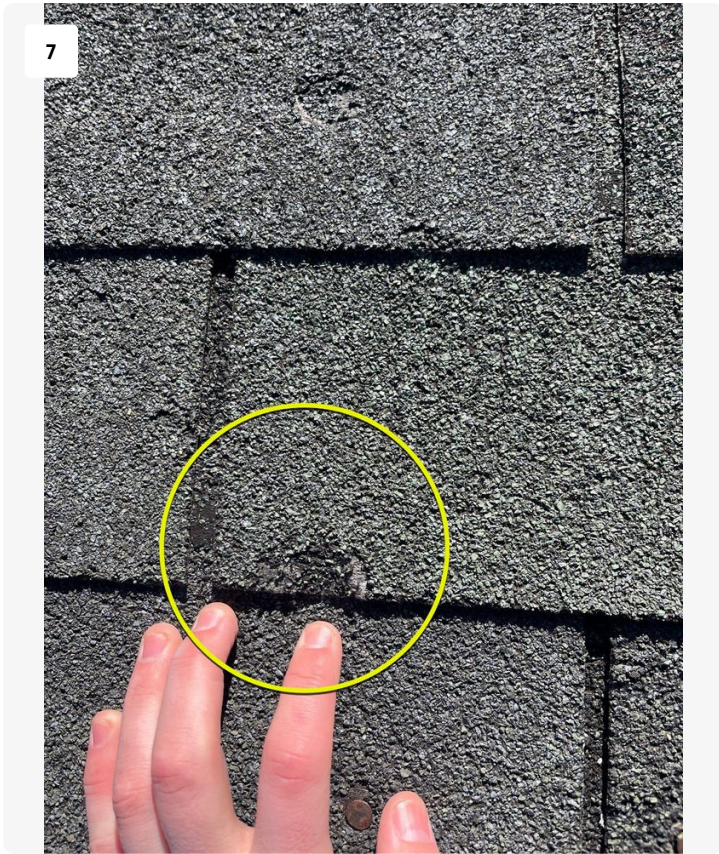
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Creator: Nick DeGregorio

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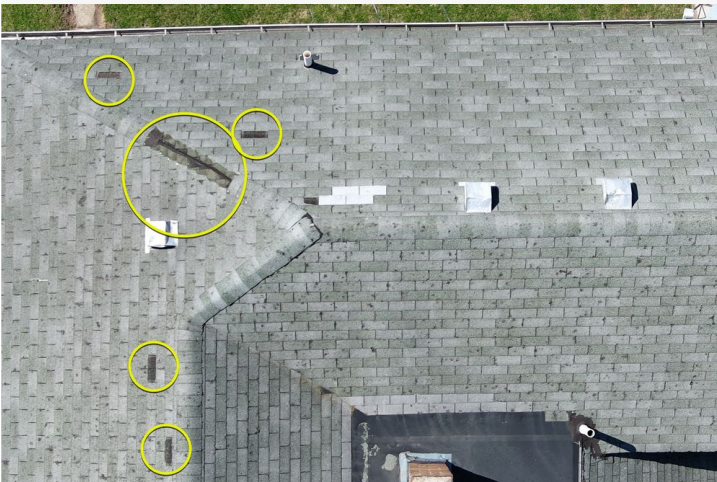
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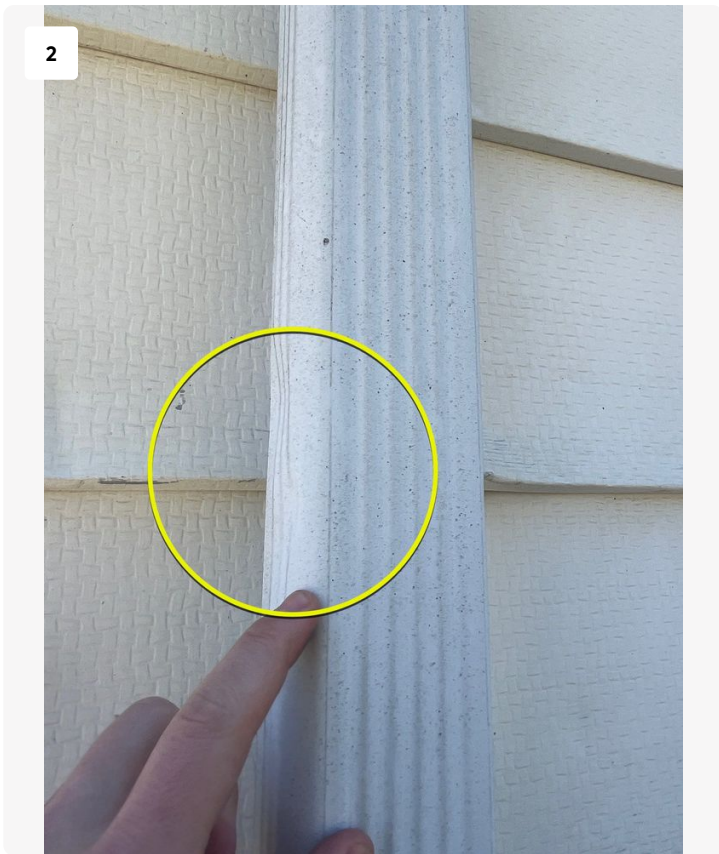
Detailed Findings - Gutters | Downspouts

The Gutters | Downspouts

Location: Gutters and downspouts, multiple elevations, building and detached garage

Gutters and downspouts were inspected on multiple elevations of the building. Damage consistent with large hail impact was observed throughout the gutter and downspout systems on both structures. The denting pattern and distribution across multiple elevations is consistent with the March 10 storm event and is not attributable to normal wear or pre-existing conditions.

Risk if Unaddressed: Dented gutters and damaged downspouts can restrict proper water flow and drainage, leading to pooling, overflow, and potential water intrusion at the fascia, soffit, and foundation perimeter. Left unaddressed, continued exposure can accelerate deterioration of the gutter system and the building components it is designed to protect.





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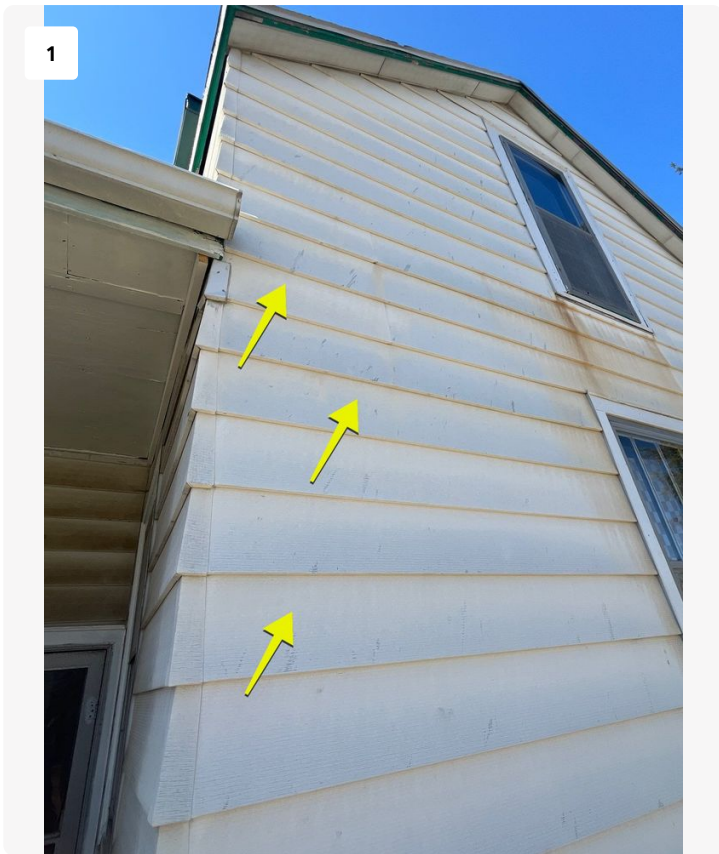
Detailed Findings - Siding | Fascia

The Siding | Fascia

Location: Multiple elevations, building

Vinyl siding on the building sustained hail damage across multiple elevations. Impacts consistent with large hail were observed on siding surfaces throughout the property. Fascia components were also affected by the storm event and sustained damage consistent with hail impact. The pattern and distribution of damage across the siding and fascia is consistent with the March 10 storm event and reflects the same storm activity documented across all other exterior surfaces.

Risk if Unaddressed: Cracked and compromised vinyl siding panels expose the underlying sheathing and wall assembly to weather. Without the protective exterior cladding intact, moisture intrusion can occur, leading to deterioration of the sheathing, insulation, and framing members. Damaged fascia can allow moisture to reach the rafter tails, soffit cavity, and roof edge assembly. Left unaddressed, water infiltration behind the wall system and at the roof edge can result in mold growth and structural damage requiring a significantly broader scope of repair.



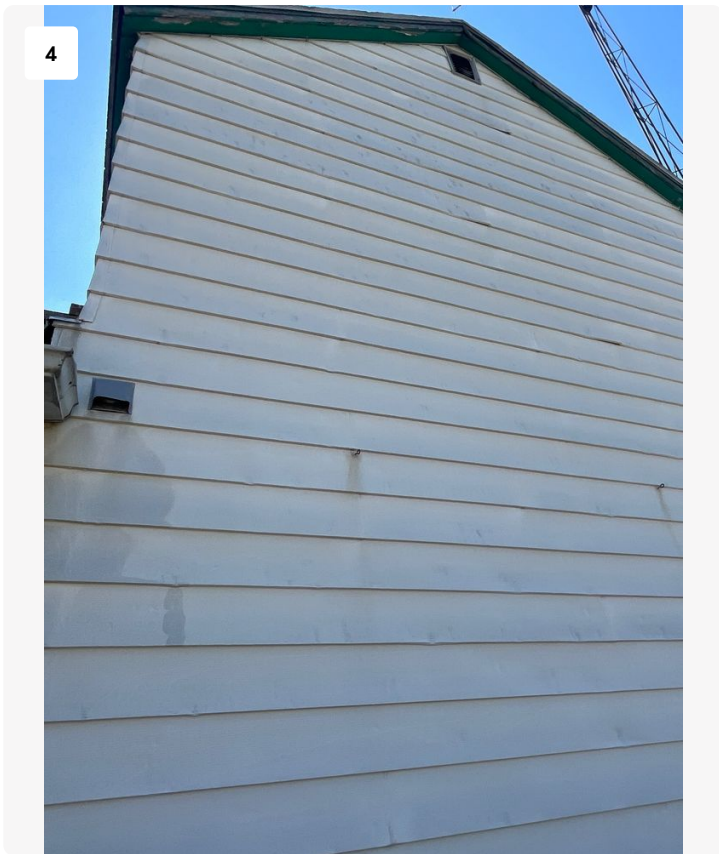
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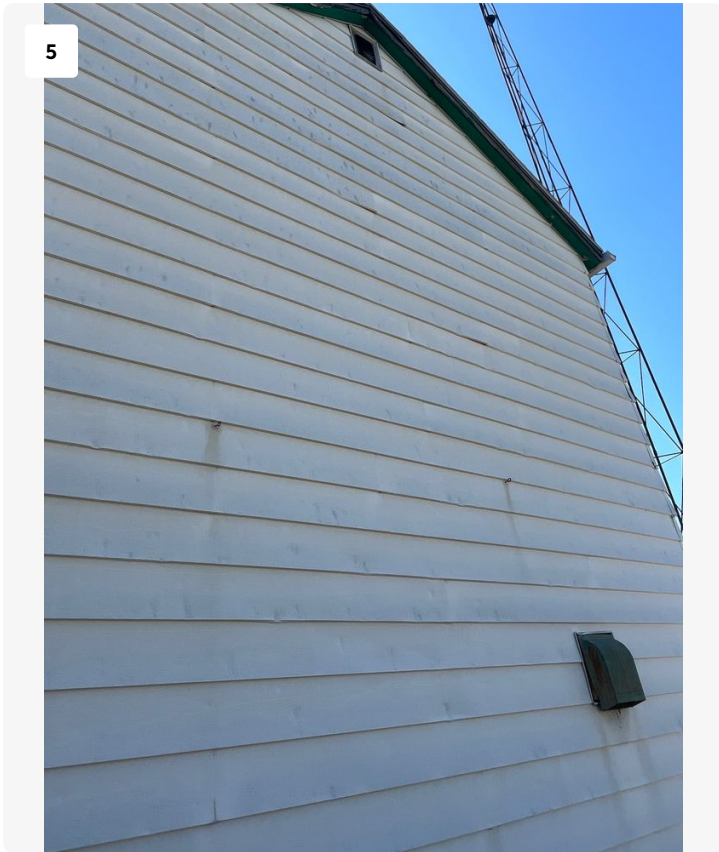
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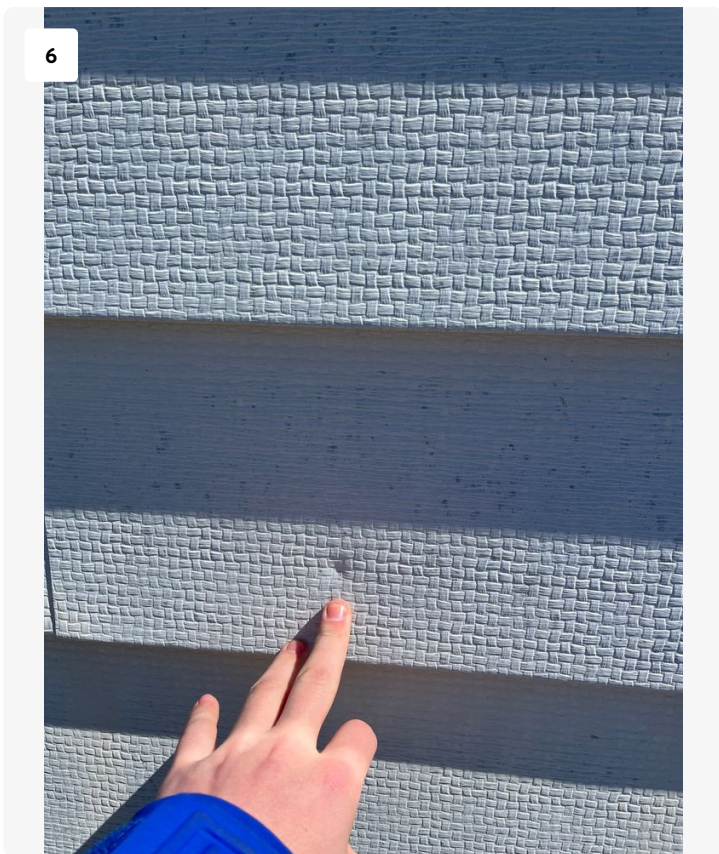
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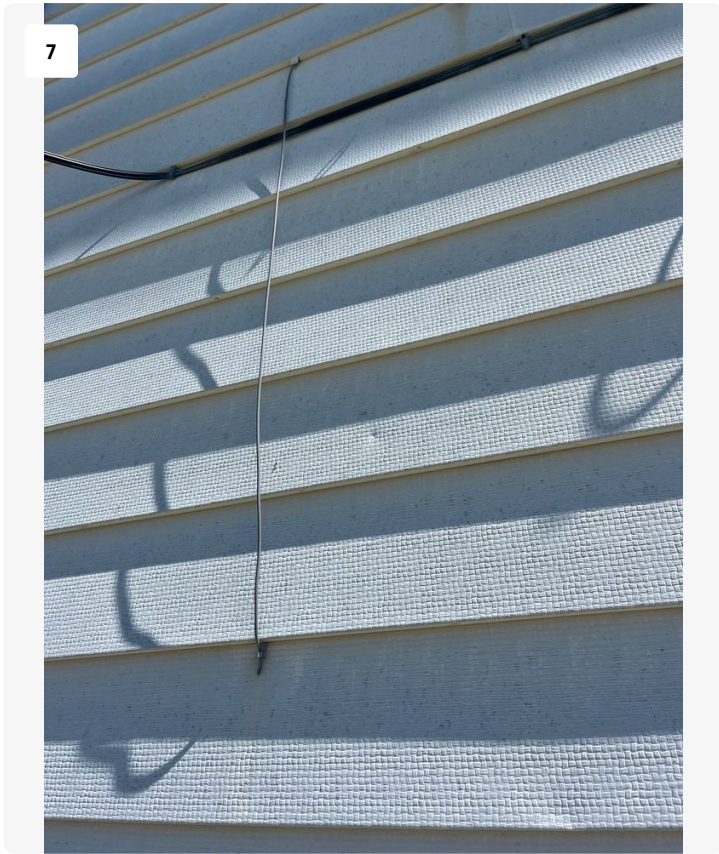
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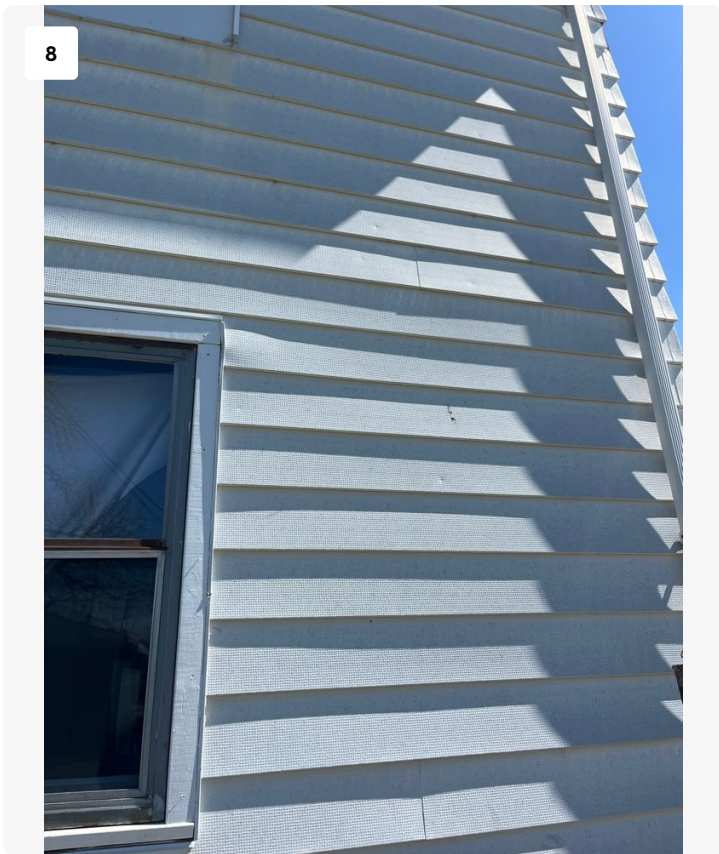
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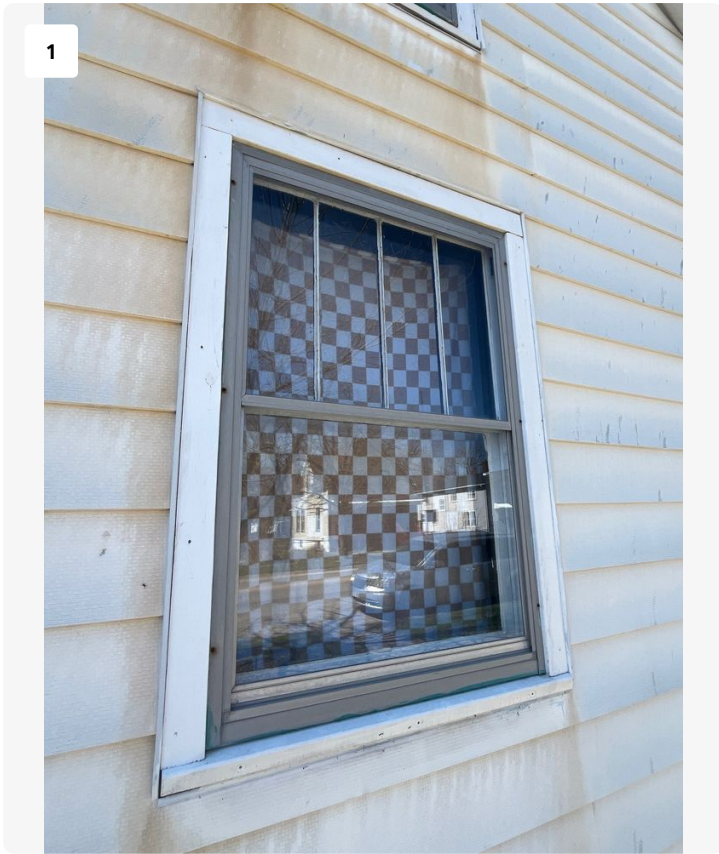
Detailed Findings - Windows

The Windows

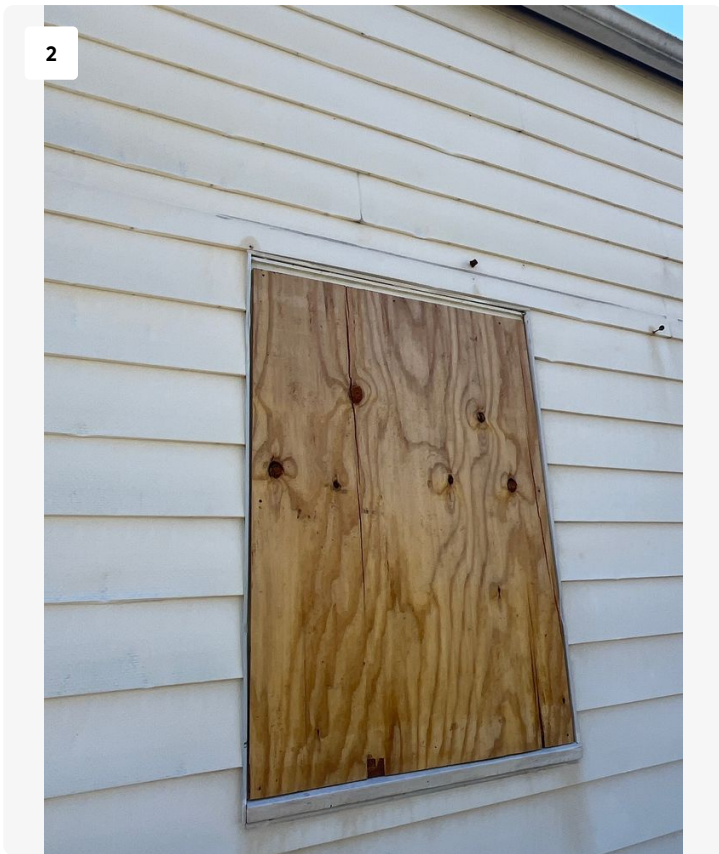
Location: Multiple elevations, throughout building

Window damage was among the most significant findings at this property. Window glass was broken and shattered by hail impact at multiple openings throughout the building. Window screens were blown out across the property, consistent with the force of the March 10 hail and wind event. The broken glass represents a direct breach of the building envelope and an immediate exposure point for moisture intrusion, wind-driven rain, and interior damage to the units. All window components, including frames, cladding, and hardware, should be thoroughly evaluated during the adjuster inspection, as additional damage beyond the broken glass and screens may not have been immediately apparent during the initial walkthrough.

Risk if Unaddressed: Broken window glass is an immediate breach of the building envelope that allows direct water intrusion, wind-driven rain, and debris entry into the interior living spaces. Left unaddressed, ongoing moisture exposure through broken openings can rapidly damage interior finishes, flooring, insulation, and framing. Compromised window cladding and frames can allow additional moisture to penetrate around window openings, leading to wood rot, sealant failure, and further water intrusion into the wall assembly at window penetration points.



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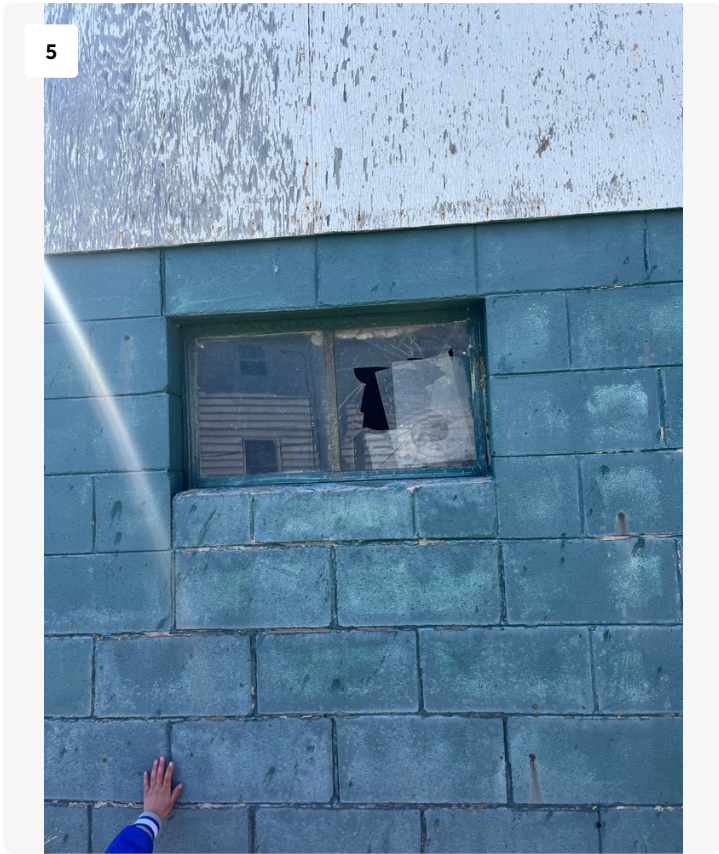
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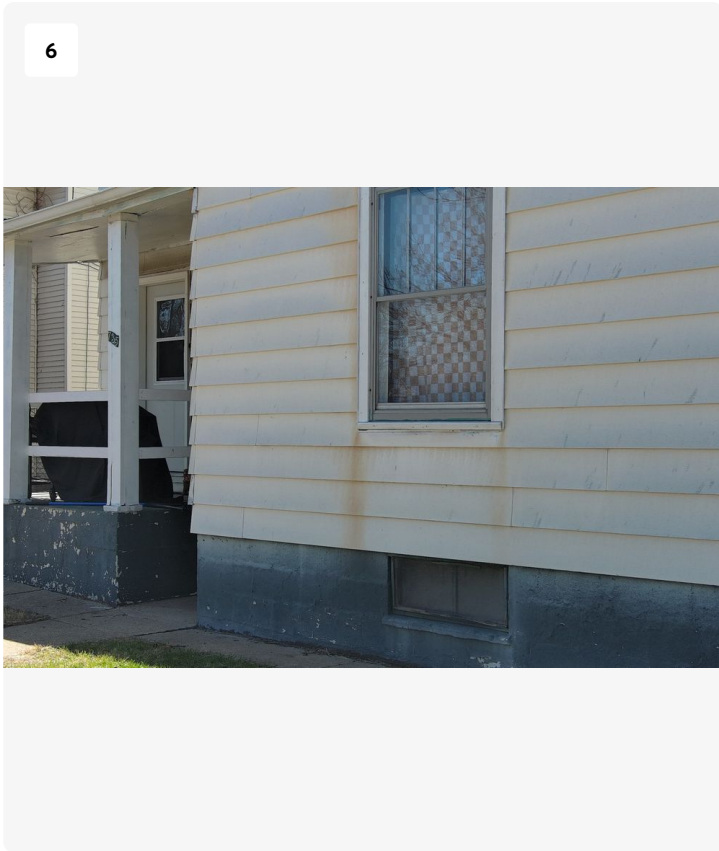


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Detailed Findings - Miscellaneous

Miscellaneous Items (HVAC, Vents, Paint, Covers, etc)

Location: Soft metals, multiple elevations, building and detached garage

Soft Metals Soft metal components throughout the property, including but not limited to flashing, vents, and other exposed metal surfaces on both the building and the detached garage, sustained denting consistent with large hail impact from the March 10 storm event. The denting pattern observed is consistent with the storm activity documented across all other exterior surfaces.

Risk if Unaddressed: Dented and compromised soft metal components can lose their ability to properly shed water and maintain weather-tight seals at critical roof and wall penetrations. Left unaddressed, damaged flashing and metal components can allow moisture infiltration at connection points, leading to deterioration of the underlying structure over time.

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Recommended Next Steps

Recommended Next Steps for Building Owner / Manager

Step 1: Obtain Your Insurance Policy

- Request an official copy of your insurance policy from your agent
- Ask whether you have an RCV (Replacement Cost Value) or ACV (Actual Cash Value) policy
- Confirm your deductible amount

Step 2: Email *Americanstruction Storm Damage Report* to your Insurance Agent

- Attach report in an email to your insurance agent
- Attach any additional videos/photos/documentation in the email (Ring camera footage/phone pictures/drone videos/etc.)

Step 3: File Your Insurance Claim

- Contact your insurance agent directly, or
- File through your insurance company's mobile app (typically takes about five minutes)

Step 4: Coordinate the Insurance Adjuster Inspection

- Once your claim is filed, an insurance adjuster will be assigned within twenty-four to forty-eight hours and will contact you to schedule an inspection appointment.

Available options:

1. If the adjuster schedules the inspection directly with you, please call **Pamela at 815-469-4960** and give her the appointment date and time so we can be there to represent you during the inspection. Being on-site allows us to document the damage and ensure all affected areas are properly reviewed.
2. Ask your insurance adjuster to contact Americanstruction directly, **Pamela at 815-469-4960**, to schedule the inspection, so we can coordinate a time to be present and assist during the evaluation. Being on-site allows us to document the damage and ensure all affected areas are properly reviewed.

Step 5: Contact Tenants to Monitor, Track, and Document any Additional Damage to the Building

- Communication is key.
- Talk with tenants to uncover and assess the entire affected areas to ensure the full scope of work is noted and addressed for the contractor and adjuster.

Step 6: Insurance Adjuster Assessment w/ Contractor Present

- Insurance adjuster, with the support of Americanstruction, conducts a thorough and detailed analysis of the property to determine the entire extent of the damage and ensure alignment on scope of work.

Insurance Overview

When a major storm damages a managed property, the process of repairing the roof or exterior is very different from a typical construction project.

With an insurance claim, your financial responsibility is already determined by the insurance policy through the deductible. That deductible is a fixed amount that will be paid regardless of which contractor is selected, so collecting multiple bids does not change what is owed out of pocket.

What becomes most important is choosing one contractor you trust who understands how to properly navigate the insurance process.

An experienced contractor works directly with the insurance adjuster to document the damage, review the scope of work, and ensure everything that should be included is properly identified. This includes verifying construction standards, current building codes, and all components that may need to be repaired or replaced before, during, and after the work is complete.

A contractor who regularly works with insurance claims knows how to thoroughly document damage, communicate clearly with the insurance company, and ensure the final scope of work reflects what the property requires to be fully restored.

Trying to manage multiple contractors during a claim can often create confusion and gaps in communication. Selecting one qualified contractor who can handle all services within the scope of work is recommended to ensure the entire process goes smoothly and allows the property manager to focus on getting the property back to normal while someone experienced handles the technical details, the documentation, and the conversations with the insurance company.

Americanstruction Inc.

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Your Trusted Property Experts | Family-Owned and Operated Since 1989 | Chicago Tri-State Area

Americanstruction is a licensed, full-service roofing and exterior restoration contractor serving the Chicago Tri-State Area. We specialize in both commercial and residential storm restoration and work directly with property owners and managers throughout the insurance claim process.

Services:

- Roofing
- Siding
- Windows
- Gutters and Downspouts
- Doors
- Skylights
- Storm Restoration
- Public Adjuster on Staff

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