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CLAIMS CONSULTING

## GRAND PANAMA BEACH RESORT CONDO ASSOCIATION

11807 FRONT BEACH ROAD  
PANAMA CITY, FL 32407

### ROOF EVALUATION REPORT

Sedgwick File No.: PCQ200000380

Claim No.: 4156891

MKA Project No.: 2020.2295

October 26, 2020

#### Prepared For:

MS. PATRICIA CARSON  
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OCTOBER 26, 2020**
  
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**I. LETTER REPORT TO  
MS. PATRICIA CARSON,  
DATED OCTOBER 26, 2020**

October 26, 2020

Sent via email to: [patricia.carson@sedgwick.com](mailto:patricia.carson@sedgwick.com)

MS. PATRICIA CARSON  
SEDGWICK  
653 W. 23rd Street, Suite 225  
Panama City, FL 32405

RE: GRAND PANAMA BEACH RESORT CONDO ASSOCIATION  
SEDGWICK FILE NO.: PCQ200000380  
DATE OF LOSS: OCTOBER 10, 2018  
CLAIM NO.: 4156891, 4156891  
MKA PROJECT NO.: 2020.2295  
ROOF EVALUATION REPORT

Dear Ms. Carson:

In response to your request, *Madsen, Kneppers & Associates, Inc. (MKA)* has performed an evaluation of claimed damage to the roof areas of the Grand Panama Beach Resort Condo Association located at 11807 Front Beach Road in Panama City, Florida (*refer to Exhibit A – Aerial Image*). The purpose of this evaluation was to determine the cause and extent of damage that reportedly occurred as a result of Hurricane Michael on or about October 10, 2018.

The opinions in this letter are based on the following:

- Site visit performed on August 17, 2020 to observe and document conditions and reported damage. The investigation was of a visual nature only and no destructive testing was undertaken.
- Review and analysis of available weather data.



### Event Background

It was reported by the Insured that Hurricane Michael resulted in damage to the steep slope roof area on or about October 10, 2018.

As a result of this event, MKA was asked to perform the following activities:

- Document the existing conditions of the roof areas.
- Determine the extent of damage, if any, as a result of Hurricane Michael.
- Determine an appropriate scope of repair, if necessary, of the roofing materials and/or components that occurred on the claimed date of loss.
- Prepare a report of findings.

### Property Description

The subject property consists of two (2) multi-story condominium buildings connected by an elevated walkway. The steep slope roof areas are covered with a 24-gauge standing seam metal roof system. The roof is laid to a pitch of approximately 6 in 12. Small rectangular shaped low slope roof areas located throughout the steep slope roof areas are covered with a white single ply membrane.

For the purposes of this report, the buildings have been identified as the North and South Tower (*refer to Exhibit B – Site Layout*).

### Site Observations

The following is a summary of observations of the standing seam metal roof system during the site visit:

- At the eave locations of the metal panel, fasteners were installed (*refer to photographs 1-4*).
  - We did not observe any fasteners that were dislodged as a result of wind uplift.



- There were fasteners driven in at an angle.
- Ridge flashing on the North Tower that was a different color (*refer to photographs 5-7*).
  - It was reported that the ridge flashing was displaced during Hurricane Michael.
  - Aerial imagery from October 12, 2018 indicates this ridge flashing as missing.
- Stucco/paint debris on the surface of the metal panels (*refer to photographs 8-11*).
- Deformations and scratches/scrapes at the standing seams of the metal panel. The deformations were uniform in nature (*refer to photographs 12-16*).
- Scratches/scrapes to the panel throughout the roof areas (*refer to photographs 17-20*).
- Unsecured pipe flashing at the North Tower (*refer to photographs 21 and 22*).
  - The hole for the flashing was cut too large and the screws were not engaged with the metal panel.
- At the South Tower, a pipe flashing was torn (*refer to photograph 23*).
- Improper flashing at pipe penetrations (*refer to photographs 24 and 25*).
- At the North Tower, the metal roof system was not properly completed at a confined rake/sidewall flashing (*refer to photograph 26*).
- In the attic area, we observed the fasteners securing the metal roof system in the metal decking (*refer to photographs 27-30*).
  - We did not observe any fasteners to be disengaged or pulled out.
- At the low slope roof areas, we observed no visual evidence of wind uplift and/or damage from wind borne debris (*refer to photographs 31 and 32*).
- At the lower gazebo and walkway roof areas, impacts to the roof were observed (*refer to photographs 33 and 34*).

#### Historical Weather Data

Based on Compuweather's data, peak sustained wind speeds varied from approximately 100 to 120 miles per hour (MPH) and peak wind gusts varied from 120 to 140 MPH (*refer to Exhibit C – Compuweather – Hurricane Michael*).



**Note:**

The sources included herein are based upon interpreted radar data, public and social media reports, experienced meteorologists, and proprietary physics-based algorithms to bridge the data gaps. Such weather data indicates that a particular weather event was capable of producing high winds and hail up to a certain magnitude / size at a given geographic location; however, the weather data does not confirm that high winds or hailstones of a certain magnitude / size actually occurred at a specific location. Such weather data is included within this report as documentation to provide a frame of reference, and is not an alternative for physical observations. MKA's opinions are ultimately based upon our visual observations of the in-situ conditions at the time of our site visit, with the included weather data utilized as supplemental information to assist in formulating our conclusions.

**Analysis**

When wind encounters a building, pressure is exerted against the building as the air pushes against the sides and moves up and around the building. Wind uplift is a force (pounds per square foot) that occurs when the pressure below a roof is greater than above it. This can happen from many different ways but is usually because pressure above the roof system decreases by high air flow (wind) or pressure increases inside a building from air pressure buildup. When wind uplift is greater than the system was designed for, the roof could potentially lift off the building.

In this case, we did not observe any wind uplift and/or damage as a result of wind borne debris. Based on our analysis of historical aerial imagery and the different color hip flashing that was in place during our site visit, the 10 lineal foot section of hip flashing may have been dislodged during the wind event. At the eave locations and attic, we observed no visual evidence the fasteners being dislodged or pulled out by wind uplift.

The existing standing seam metal roof system has a rolled seam where a machine or tool is used to roll or lock the seams together. The condition observed at the seams appears to be related to a roll seam machine binding or being impeded during the seaming process. The scrapes to the surface of the metal panel observed in the field of the roof system appear to be related to installation of the roof and/or construction





related activity during the installation of the exterior stucco/paint. We did not observe any evidence of impact (denting) at any of the locations where scrapes to the surface were identified.

#### **Conclusion**

Based on our visual observations, the standing seam metal and single ply roof systems at the North and South Towers were not damaged as a result of Hurricane Michael. We observed no visual evidence of wind uplift and/or damage as a result of wind borne debris. The different colored hip flashing observed during our site visit and in our historical imagery research may have been displaced during Hurricane Michael and can be repaired. The deformations and scrapes in the panel seams appear to be a result of mechanical damage which occurred during the panel seaming process. In addition, the scrapes throughout the field of the roof system appear to be a result of mechanical damage that occurred during the installation of the roof system and/or during the installation of the exterior stucco/painting process. These scrapes did not appear to be recent and were more concentrated at the standing seams and locations adjacent to vertical walls.

Impacts from debris were observed at the walkway and gazebo roof area. Although several of the impacts at the walkway roof area appear to be from objects thrown from the guest rooms, we cannot definitively rule out impact from wind borne debris from Hurricane Michael. We recommend that the standing seam metal roof systems at the walkway and gazebo be replaced.

#### **Limitations**

This letter report has been prepared for *Sedgwick* to be distributed as they deem fit.

The opinions in this report are limited to visual observations of areas of reported damage claimed by the Insured as well as information provided to us. If any additional information is provided to MKA after the issuance of this report, we reserve the right to review such information and, if necessary, modify our opinions accordingly. No warranty, either expressed or implied, is given about the general or specific condition of the property as it affects the owner or prospective future owner.







Reliance upon information, observations or opinions contained in this report should not be made by any party except the intended recipients.

The remedial scope of repairs outlined in this report should be considered conceptual in nature. The Insured should retain their own professionals to develop and implement a complete design and oversee the work. We will make ourselves available to discuss this approach with the Insured's consultants if so requested.

This document provides an opinion only and is not for regulatory approval, permitting or construction.

Please do not hesitate to call, if you have any questions regarding the above.

Sincerely,

**MADSEN, KNEPPERS & ASSOCIATES, INC.**

Anthony C. Milo

ACM/sxr

