

INSPECTION REPORT

Storm Damage Assessment — 58 Ridgeline Court

Insurance Inspection

PROPERTY

58 Ridgeline Court, Terrigal NSW 2260

REPORT NUMBER

INS-2026-SURE01

CLIENT

Coastline Mutual Insurance

INSPECTION DATE

4 August 2026

INSPECTOR

Dana Whitfield, MIEAust CPEng

ISSUED

4 August 2026

APPROVED FOR RELEASE

4 findings recorded

01

EXECUTIVE OVERVIEW

CONDITION SCORE

47/100

Critical

OVERALL RISK

HIGH

Inspector assessed

TOTAL FINDINGS

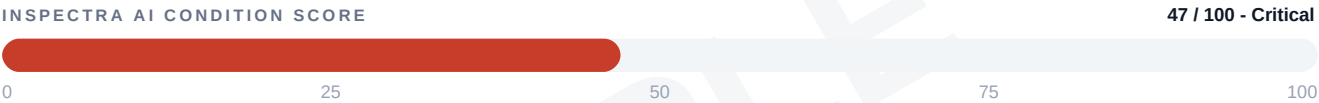
4

Across 3 categories

PHOTOS ANALYSED

29

AI-assisted, inspector reviewed



Summary of assessment

This assessment was carried out following the severe storm event of 29 July 2026 to establish the extent and cause of damage to the insured dwelling at 58 Ridgeline Court. Damage is consistent with wind and hail loading during the recorded event and is not attributable to pre-existing wear or lack of maintenance.

Four damage items are recorded below, two of them high-severity. The roof sheeting and the water ingress to the ceiling require prompt attention to prevent secondary damage. An indemnity cost range is provided for each item.

Immediate attention required

- 01

Arrange a temporary make-safe to the northern roof plane to prevent further water entry before the next rainfall.
- 02

Isolate and dry the affected ceiling cavity to limit secondary damage to linings and insulation.

02

PROPERTY & INSPECTION DETAIL

PROPERTY ADDRESS	CLIENT
58 Ridgeline Court, Terrigal NSW 2260	Coastline Mutual Insurance
INSPECTION TYPE	INSPECTION DATE
Insurance Inspection	4 August 2026
INSPECTOR	REPORT NUMBER
Dana Whitfield, MIEAust CPEng	INS-2026-SURE01
REPORT STATUS	ISSUED
Approved	4 August 2026

Scope of inspection

External roof and gutter line, the affected northern and eastern elevations, the roof cavity, and the interior rooms below the damaged roof section. Assessment carried out for insurance claim purposes.

Methodology

Evidence captured on site by the named assessor following the recorded weather event. Photographs were analysed by an AI vision model to assist damage identification, causation assessment and severity categorisation. All AI-generated content was reviewed and edited by the assessor prior to approval.

Evidence coverage

Twenty-nine photographs captured across the roof, elevations and interior, including close-range records of impact damage and the interior water staining. Bureau of Meteorology data for the event was reviewed alongside the site evidence.

LIMITATIONS & EXCLUSIONS

This assessment addresses storm-related damage only and is prepared for insurance claim purposes. It is not a general condition report. Areas not safely accessible at the time of attendance, and any pre-existing defects unrelated to the event, are outside its scope.

03

DETAILED FINDINGS

INTERIOR

1 finding

F-01 | INTERIOR

▲ HIGH

Water ingress and ceiling staining — northern bedroom

OBSERVATION

Active water staining across approximately 1.5 square metres of the northern bedroom ceiling, directly below the wind-lifted roof sheeting. The plasterboard is sagging and the ceiling insulation is saturated. Damage is a direct consequence of the roof breach recorded above.

LOCATION

Northern bedroom, ceiling below the lifted roof sheeting

RECOMMENDED ACTION

Within 30 days

ESTIMATED COST

\$1,800 - \$3,100

EVIDENCE REF

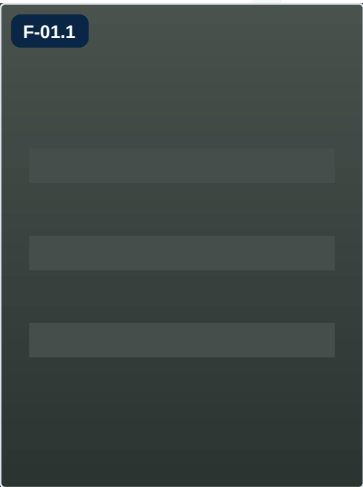
EV-003 (Photo)

RECOMMENDATION

Make the roof watertight, then replace the affected ceiling plasterboard and insulation once the cavity has dried. Indemnity range: \$1,800–\$3,100.

PHOTOGRAPHIC EVIDENCE

F-01.1



Water ingress and ceiling staining — northern bedroom

Northern bedroom, ceiling below the lifted roof sheeting

ROOFING

2 findings

F-02 | ROOFING

▲ HIGH

Wind-lifted roof sheeting — northern roof plane

OBSERVATION

Three sheets of profiled metal roofing on the northern plane have lifted at the ridge fixings and deformed, consistent with wind uplift during the recorded event. Fastener withdrawal is visible at the ridge line. The exposed batten line shows no rot or corrosion, indicating the failure is event-related rather than degradation.

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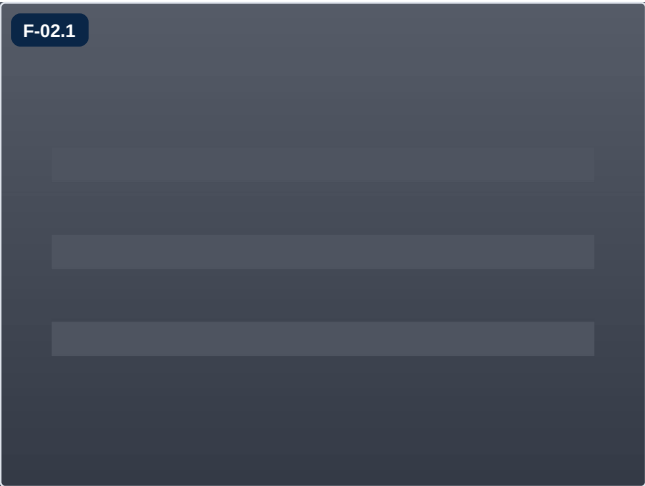
F-02 (CONTINUED)

LOCATION	RECOMMENDED ACTION
Northern roof plane, ridge to mid-slope	Within 30 days
ESTIMATED COST	EVIDENCE REF
\$3,400 - \$5,900	EV-001 (Photo)

RECOMMENDATION

Temporary make-safe to prevent water entry, followed by replacement of the affected sheets and ridge fixings to manufacturer specification. Indemnity range: \$3,400–\$5,900.

PHOTOGRAPHIC EVIDENCE



Wind-lifted roof sheeting — northern roof plane
Northern roof plane, ridge to mid-slope

F-03 | ROOFING

◆ MEDIUM

Hail impact bruising — eastern roof plane

OBSERVATION

Widespread impact bruising and coating fracture across the eastern roof plane, consistent with hail of the size recorded for the event. The coating breach exposes the substrate and will accelerate corrosion if left untreated, though the sheeting remains watertight at present.

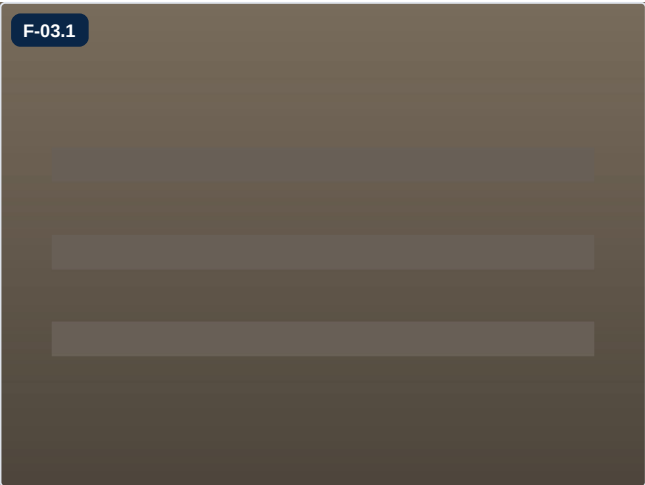
LOCATION	RECOMMENDED ACTION
Eastern roof plane	Within 90 days
ESTIMATED COST	EVIDENCE REF
\$2,100 - \$4,200	EV-002 (Photo)

RECOMMENDATION

Assess coating integrity across the full plane and recoat or replace affected sheeting. Indemnity range: \$2,100–\$4,200.

PHOTOGRAPHIC EVIDENCE

F-03 (CONTINUED)



Hail impact bruising — eastern roof plane
Eastern roof plane

EXTERIOR

1 finding

F-04 | EXTERIOR

◆ MEDIUM

Detached and deformed guttering — northern elevation

OBSERVATION

A four-metre run of guttering to the northern elevation has detached from its brackets and deformed, consistent with wind loading and debris impact during the event. Downpipe connection is broken at the northern corner.

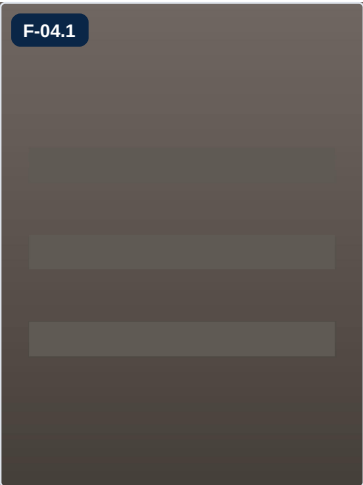
LOCATION	RECOMMENDED ACTION
Northern elevation gutter line	Within 90 days
ESTIMATED COST	EVIDENCE REF
\$700 - \$1,300	EV-004 (Photo)

RECOMMENDATION

Replace the affected gutter run, brackets and downpipe connection. Indemnity range: \$700–\$1,300.

PHOTOGRAPHIC EVIDENCE

F-04 (CONTINUED)



Detached and deformed guttering — northern elevation
Northern elevation gutter line

04

PRIORITY ACTION PLAN

Actions are ordered by assessed risk. Timeframes are Inspectra AI recommendations based on severity and should be confirmed against the relevant trade assessment.

#	FINDING	REQUIRED ACTION	RISK	RECOMMENDED BY	EST. COST
01	F-01	Make the roof watertight, then replace the affected ceiling plasterboard and insulation once the cavity has dried. Indemnity range: \$1,800–\$3,100.	HIGH	Within 30 days	\$1,800 - \$3,100
02	F-02	Temporary make-safe to prevent water entry, followed by replacement of the affected sheets and ridge fixings to manufacturer specification. Indemnity range: \$3,400–\$5,900.	HIGH	Within 30 days	\$3,400 - \$5,900
03	F-03	Assess coating integrity across the full plane and recoat or replace affected sheeting. Indemnity range: \$2,100–\$4,200.	MEDIUM	Within 90 days	\$2,100 - \$4,200
04	F-04	Replace the affected gutter run, brackets and downpipe connection. Indemnity range: \$700–\$1,300.	MEDIUM	Within 90 days	\$700 - \$1,300

ESTIMATED RECTIFICATION COST

Indicative total rectification cost: \$8,000 - \$14,500. Figures are indicative only, derived from the recommendations recorded against each finding, and are not a substitute for trade quotations.

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RISK ASSESSMENT

OVERALL RISK RATING

HIGH

Inspector assessed

CONDITION SCORE

47/100

Critical

ACTIONABLE FINDINGS

4

Excludes informational items

Overall damage severity is assessed as HIGH. The compromised roof sheeting and active water ingress present a continuing path for secondary damage to the ceiling structure and internal linings if not made safe promptly. A temporary make-safe is recommended ahead of permanent repair.

COMPLIANCE NOTES

Damage is assessed as consistent with the insured peril (storm) recorded on 29 July 2026. No evidence of gradual deterioration, poor maintenance, or a pre-existing defect was found to be the proximate cause of the recorded items.

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RECOMMENDATIONS & NEXT STEPS

Recommendations

- 01 | Obtain a licensed roofing contractor's quotation for the sheeting and ridge repair against the indemnity range provided.
- 02 | Retain all event-dated photographs and the weather data reference with the claim file.
- 03 | Reassess the eastern roof plane coating within three months to confirm whether recoating or replacement is required.

Next steps

- 01 | Submit this assessment with the claim for insurer review.
- 02 | Schedule the temporary make-safe as the priority works item.

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AI ASSISTANCE & TRANSPARENCY

Inspectra AI is an assistive tool. It drafts and structures this report from evidence captured by a human inspector; it does not carry out the inspection and does not replace the judgement of a qualified inspector. Every section is reviewed by the inspector before release, and the inspector remains responsible for the content of this report.

CONTENT ORIGIN	DESCRIPTION
Inspector observations	Site notes, checklist responses, and photographs captured on site by the named inspector.
User-entered information	Property address, client details, inspection type, and scheduling data supplied by the account holder.
AI-assisted analysis	Photograph review, defect categorisation, and severity suggestions produced by an AI model from the captured evidence.
AI-generated narrative	Executive summary, scope, methodology, risk commentary, and recommendation drafting, generated from the above and edited by the inspector.
Human review	Reviewed and approved for release by Dana Whitfield on 4 August 2026.

IMPORTANT

AI-generated content can contain errors or omissions. This report describes conditions that were visible and accessible at the time of inspection. It is not a warranty, a guarantee, or a structural, electrical, or specialist engineering certification. Where a finding recommends specialist assessment, that assessment should be obtained before relying on this report for a purchase, insurance, or remediation decision.

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CONCLUSION

Overall condition is assessed as critical, with an Inspectra AI condition score of 47 out of 100. 4 findings were recorded across 3 categories.

Highest priority risks

- 01 | F-01 - Water ingress and ceiling staining — northern bedroom (HIGH). Within 30 days.
- 02 | F-02 - Wind-lifted roof sheeting — northern roof plane (HIGH). Within 30 days.
- 03 | F-03 - Hail impact bruising — eastern roof plane (MEDIUM). Within 90 days.

INDICATIVE REMEDIATION RANGE

\$8,000 - \$14,500

Derived from recorded recommendations

ACTIONABLE FINDINGS

4

Excludes informational items

Inspector notes

Bureau of Meteorology records confirm a severe storm with damaging wind gusts and hail across the district on 29 July 2026, consistent with the damage observed on site.

PREPARED BY

Dana Whitfield, MIEAust CPEng

Insurance Assessor

Inspectra AI

APPROVED FOR RELEASE

Dana Whitfield

4 August 2026

INS-2026-SURE01 - end of report

SAMPLE

Illustrative content — not a real inspection