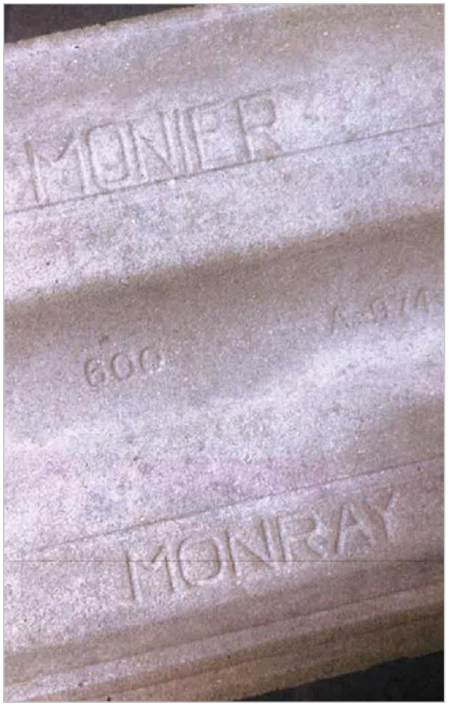
CASE STUDY 04

Hailstorm Damage to Discontinued Tile Roof Leads to Complex Claim Resolution

COATS
CLAIMS CONSULTING







Client Profile

PROPERTY
Single-family dwelling

USE
Primary residence

LOCATION
Trophy Club, Texas

OCCUPANCY
Owner-occupied

DATE OF LOSS
March 14, 2024

Loss Description

On March 14, 2024, a severe hailstorm caused extensive damage to a single-family home in Trophy Club, Texas. The roof, made of discontinued Monier Monray tiles, suffered significant damage that compromised its integrity and caused water leaks. The decking beneath the tiles had deteriorated to the point that it could not safely support foot traffic, which added safety concerns and garage ceiling repairs to the scope.

TIMELINE

Full roof approved within 2 months of PA involvement. Construction completed within 5 months. Final settlement reached at 7 months, after supplementing unforeseen construction issues.

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Claim Challenges

Partial Coverage: The carrier initially approved replacing only 34 individual roof tiles, which was insufficient given the roof's condition.

Material Discontinuation: Monier Monray tiles were no longer available, and no suitable matching material could be sourced.

Deck Deterioration: The underlying decking was severely deteriorated, raising safety and structural concerns.

Policy Dispute: The carrier argued that Texas does not require matching roof materials and initially refused to cover a full roof replacement.

Solutions Applied

- ✓ Documented that matching Monier Monray tiles were unavailable and that the roof could not be restored to pre-loss condition without a full replacement.
- ✓ Showed that a partial tile replacement would create dimensional inconsistencies, potential leaks, and further deterioration, and would not make the policyholder whole.
- ✓ Prepared comprehensive estimates covering tile replacement, decking repairs, garage interior repairs, and the International Residential Code (IRC) requirement for a suitable nailable surface.
- ✓ Worked directly with the carrier, laying out the risks of mismatched repairs and the case for a complete restoration.

RESULTS AT A GLANCE

INITIAL OFFER	FINAL SETTLEMENT	INCREASE OVER INITIAL OFFER
$8,409.58	$63,786.65	$55,377.07
	Replacement cost value	

Increase Over Initial Offer is the final settlement minus the carrier's initial offer and does not reflect deductibles or fees. Every claim is different, and past results don't guarantee a similar outcome.

CLIENT IMPACT

> The home was fully restored with new decking, a full roof replacement, and repaired interior damage, which addressed the immediate safety concerns and returned the roof to sound, pre-loss condition. By documenting the critical repairs and local code requirements, the claim was resolved without leaving the homeowner with ongoing structural issues or financial hardship.