CASE STUDY 02

Initial Roof Denial Reversed After Reinspection and Carrier Concession on Policy Terms

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Client Profile

PROPERTY
Single-family dwelling

USE
Primary residence

LOCATION
Tyler, Texas

OCCUPANCY
Owner-occupied

DATE OF LOSS
February 11, 2024

Loss Description

On February 11, 2024, a wind and hailstorm struck Tyler, Texas, damaging the policyholder's home. The claim was filed in June 2024. Despite visible storm damage, the carrier initially denied all roof-related damage and extended coverage only for minor siding repairs and water damage to the ceiling.

That decision conflicted with the policy language, which states that interior water damage from rain is excluded unless wind or hail first damages the roof or walls and allows rain in through those openings. When questioned, the carrier acknowledged in writing that the interior water damage appeared to originate from the roof and that, under the policy, it would be excluded unless storm damage to the roof was confirmed.

TIMELINE
Resolved within 3 months of PA involvement.

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Claim Challenges

Initial Roof Denial: The carrier's first inspection did not identify wind or hail damage to the roof.

Policy Contradiction: Interior coverage was approved without roof damage, which contradicted the policy's wind-driven rain exclusion.

Damage Identification: The field and desk adjusters had not recognized how hail and wind damage presented on 3-tab shingles.

Incomplete Scope: The original estimate omitted substantial roofing, interior, and code-required repairs.

Solutions Applied

- ✓ Inspected the property and documented hail impacts, wind displacement, and evidence of storm-created openings.
- ✓ Cited the carrier's own written position and the policy language to show the contradiction.
- ✓ Provided annotated photographs and weather data to support causation.
- ✓ Secured a full roof replacement, an expanded interior scope, and appropriate general contractor overhead, profit, and labor minimums.

RESULTS AT A GLANCE

INITIAL OFFER	FINAL SETTLEMENT	INCREASE OVER INITIAL OFFER
$1,916.02	$18,708.14	$16,792.12
Below deductible, so $0 was paid	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 carrier's own written position became the turning point in this claim. What began as a full denial of roof damage became a full roof replacement and expanded interior repairs. Through clear documentation and a careful review of the policy, the policyholder avoided significant out-of-pocket costs and recovered the full amount owed under the policy.