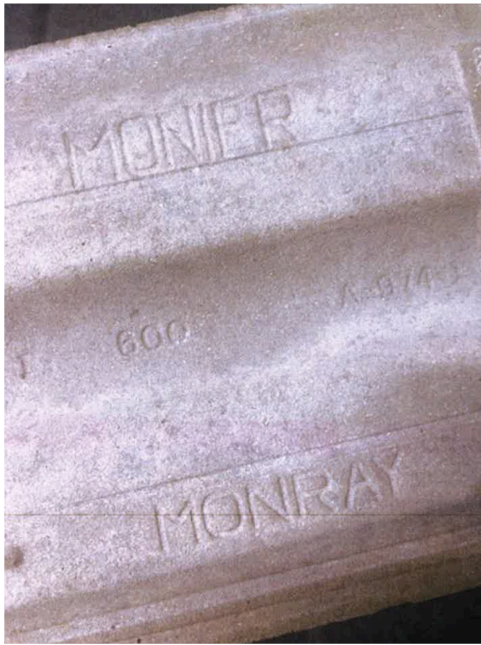


# INITIAL ASSIGNMENT



## Hailstorm Damage to Discontinued Tile Roof Leads to Complex Claim Resolution



### Client Profile

- **Type of Property:** Single-family dwelling
- **Use:** Primary residence
- **Location:** Trophy Club, Texas
- **Occupancy at Time of Loss:** Owner-occupied

# Loss Description



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On March 14th, 2024 a severe hailstorm caused extensive damage to a single-family home in Trophy Club, Texas. The roof, composed of discontinued Monier Monray tiles, suffered significant damage, compromising its integrity and causing water leaks. The deteriorated decking beneath the tiles posed additional hazards, leading to an incident where a worker's foot broke through, further damaging the interior garage ceiling.

## Claim Challenges

- **Partial Coverage:** The insurance carrier initially approved replacing only 34 individual roof tiles, insufficient given the roof's condition.
- **Material Discontinuation:** The Monier Monray roof tiles were no longer available, and no suitable matching materials could be sourced.
- **Deck Deterioration:** The underlying decking was severely deteriorated, raising safety and structural integrity concerns.
- **Policy Dispute:** The insurance carrier argued that Texas does not mandate matching roof materials, initially refusing to cover the cost of a full roof replacement.

## Solutions Applied

- Provided detailed documentation proving the unavailability of matching Monier Monray tiles, emphasizing the inability to restore the roof to pre-loss condition without a complete replacement.
- Demonstrated that partial tile replacement would lead to dimensional inconsistencies, potential leaks, and further deterioration, thereby failing to make the policyholder whole.
- Created comprehensive estimates addressing tile replacement, necessary decking repairs, garage interior repairs, and ensuring compliance with local International Residential Code (IRC) requirements for a suitable nailable surface.
- Negotiated directly with the insurance carrier, clearly outlining risks associated with mismatched repairs and advocating strongly for a complete restoration.



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## Outcome

- Final Settlement: \$63,786.65  
Replacement Cost Value
- Initial Offer: \$8,409.58
- Net Gain to Policyholder: +  
\$55,377.07
- Timeline: Full roof approval  
within 2 months of PA  
involvement / Construction  
completed within 5 months / Final  
settlement after supplementing  
unforeseen construction issues 7  
months

## Client Impact

The homeowner's property was fully restored with new decking, a full roof replacement, and repaired interior damage. This thorough restoration not only ensured immediate safety and structural integrity but also significantly enhanced the property's long-term durability and value, protecting the homeowner from further loss and financial strain.

The claim was successfully resolved by demonstrating critical repair necessities, compliance with local code requirements, and effectively advocating for comprehensive restoration, ensuring the homeowner avoided ongoing structural issues and potential financial hardship.