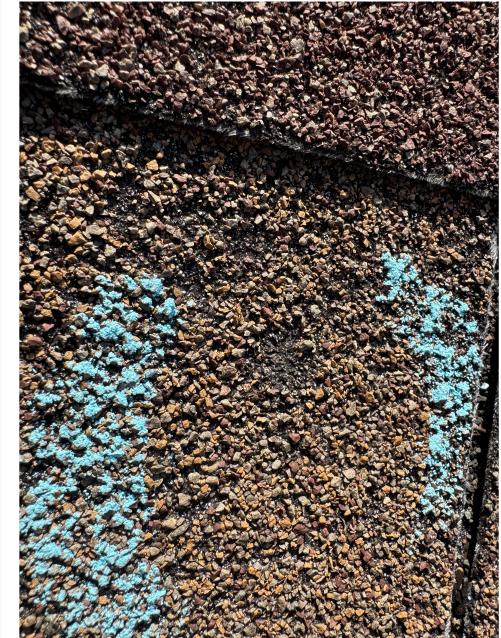


INITIAL ASSIGNMENT



COATS
CLAIMS CONSULTING
A PUBLIC ADJUSTING FIRM

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



Client Profile

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



COATS

CLAIMS CONSULTING

A PUBLIC ADJUSTING FIRM

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 damages and extended coverage only for minor siding repairs and water damage to the ceiling.

This decision was in direct conflict with the policy language, which explicitly states that interior water damage from rain is excluded unless wind or hail first damages the roof or walls and forces rain through those openings. When questioned, the carrier admitted in writing that the interior water damage appeared to originate from the roof and acknowledged that, under the policy, this would be an excluded loss unless storm damage to the roof was confirmed.

Claim Challenges

- Initial Roof Denial:** The carrier's first inspection failed to identify wind or hail damage to the roof.
- Policy Contradiction:** Interior coverage was approved without roof damage, contradicting the policy's wind-driven rain exclusion.
- Adjuster Knowledge Gap:** The field and desk adjusters lacked a clear understanding of how hail and wind manifest 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 impact, wind displacement, and evidence of storm-created openings.
- Cited the carrier's own written policy language to highlight the contradiction in their position.
- Provided annotated photographs and meteorological data to support causation.
- Successfully negotiated a full roof replacement, an expanded interior scope, and secured appropriate general contractor overhead, profit, and labor minimums.



Outcome

- Final Settlement: \$18,708.14 Replacement Cost Value
- Initial Offer: \$1,916.02 (below deductible; no payment issued)
- Net Gain to Policyholder: \$16,792.12
- Timeline: Resolved within 3 months of PA involvement

Client Impact

The carrier's own internal inconsistency became the turning point in this claim. What began as a full denial of roof damage transformed into a full roof replacement and expanded interior repairs. Through clear documentation, policy analysis, and pressure at the right moment, the policyholder was spared from significant out-of-pocket costs and successfully recovered the full amount owed under the policy.