

## EXAMPLE 1 - MINOR COLLATERAL DAMAGE

Homeowner files two hail claims a few years apart.

The first hail claim includes minor damage to the roof vents, trim paint, a few screens, and the fence stain.

The homeowner does NOT repair or replace the items included in the insurance estimate.

A second hail storm hits, causing more damage and a full roof covering replacement is required.

The insurance carrier will DEDUCT the amount of the first claim from the second claim payout, even though, no money was paid out on the first claim.

### 1st HAIL CLAIM

---

Insurance Estimate	<b>\$2,300</b>
Less Deductible	<b>-\$2,500</b>
Insurance Payment (RCV)	<b>\$0</b>

### 2nd HAIL CLAIM

---

Insurance Estimate	\$15,000
Less Deductible	<b>-\$2,500</b>
Net Total	\$12,500
Less Prior Claim Payment	<b>-\$2,300</b>
Insurance Payment (RCV)	<b>\$10,200</b>

By filing the first claim for minor damage, the homeowner cost themselves **\$2,300.00** on their second claim, as they will now have to pay that amount in addition to their deductible to repair/replace all hail damaged items.