

EXAMPLE 2 - PARTIAL ROOF REPLACEMENT

Homeowner files two hail claims a few years apart.

The first hail claim includes replacement of the west roof slopes only, which equals 25% of the total roof area.

The homeowner does NOT replace the west slopes 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.

1st HAIL CLAIM

Insurance Estimate	\$4,000
Less Deductible	-\$2,500
Insurance Payment (RCV)	\$1,500

2nd HAIL CLAIM

Insurance Estimate	\$15,000
Less Deductible	-\$2,500
Net Total	\$12,500
Less Prior Claim Payment	\$4,000
Insurance Payment (RCV)	\$8,500

By filing the first claim for minor damage, the homeowner cost themselves \$4,000 on their second claim, as they will now have to pay that amount in addition to their deductible to fully replace the roof covering.