

# ROOF DAMAGE CLAIM LETTER

## Document Category: Structural & Property-Specific

### Document Number: 01 of 33

[Your Name]

[Your Address]

[City, State ZIP]

[Phone Number]

[Email Address]

[Date]

### SENT VIA CERTIFIED MAIL AND EMAIL

Tracking #: [Number]

[Insurance Carrier Name]

Claims Department

[Carrier Address]

[City, State ZIP]

### Re: Roof Damage Insurance Claim - URGENT WEATHER EXPOSURE

Policy Number: [Policy #]

Claim Number: [Claim #]

Date of Loss: [Date of Loss]

Loss Location: [Loss Location]

Type of Event: [Hail/Wind/Tree Impact/Storm]

Weather Service Confirmation: [NOAA/NWS Report #]

Dear Claims Representative:

I am writing to formally document and pursue my insurance claim for significant roof damage to my property located at [Loss Location]. This damage occurred on [Date of Loss] at approximately [time] as a result of [specific cause with details: e.g., "golf ball-sized hail with measured diameter of 1.75 inches confirmed by National Weather Service"].

### IMMEDIATE HAZARD NOTIFICATION

The property currently faces immediate exposure to:

- Active water intrusion during any precipitation
- Structural deck compromise visible from attic
- Multiple penetrations through roof system creating life safety hazards
- Potential collapse risk in [specific area] per emergency responder assessment

## **DETAILED DAMAGE INVENTORY**

### **Primary Roof System Damage:**

#### **Shingle/Tile Damage:**

- Missing shingles: [number] total, affecting [square footage] sq ft
- Impact damaged shingles: [number] with visible mat exposure
- Lifted/creased shingles: [linear feet] along [ridge/edges/field]
- Granule loss exceeding 40% on [percentage]% of roof surface
- Test squares performed at: [locations with grid references]

#### **Structural Components:**

- Roof decking punctured/broken at [number] locations
- Rafters/trusses damaged at: [specific locations]
- Ridge beam compromise: [describe if applicable]
- Fascia board damage: [linear feet] requiring replacement
- Soffit panels: [number] panels destroyed/missing

#### **Penetrations and Flashings:**

- Chimney flashing: [separated/damaged/missing]
- Vent boot failures: [number] of [total] boots
- Skylight damage: [frame/glass/flushing damage]
- Valley metal: [crimped/torn/displaced]
- Step flashing compromise at: [wall intersections]

#### **Gutter System:**

- Gutters destroyed: [linear feet] of [gauge] aluminum/steel
- Downspouts damaged: [number] requiring replacement
- Gutter guards/screens: [percentage]% destroyed

- Fascia-mounted brackets: [number] torn from structure

## **Secondary Water Intrusion Damage:**

### **Interior Damage Documented:**

- Active leaks in: [list rooms with specific locations]
- Ceiling staining/damage: [square footage] in [rooms]
- Drywall saturation measured at [moisture percentage]% in [locations]
- Insulation contamination: [square footage] in attic
- Electrical fixtures affected: [list specific fixtures]
- HVAC components exposed to water: [describe]

## **MITIGATION EFFORTS UNDERTAKEN**

### **Emergency Measures (Completed):**

1. Professional tarping installed by [Company, License #]: \$[amount]
2. Interior water containment systems placed: [locations]
3. Affected contents moved to protected areas
4. Photographic documentation: [number] images catalogued
5. Video documentation: [length] showing all damage
6. Temporary drainage redirection to prevent foundation impact
7. Security measures due to compromised envelope

**Invoices for Emergency Mitigation Attached - Total: \$[amount]**

## **PROFESSIONAL ASSESSMENTS OBTAINED**

### **Licensed Roofing Contractors:**

#### **1. [Company Name, License #, Bond #]**

- Inspection Date: [Date]
- Estimate #: [Number]
- Total Repair Scope: \$[amount]
- Code Compliance Items: \$[amount]

#### **2. [Company Name, License #, Bond #]**

- Inspection Date: [Date]
- Estimate #: [Number]
- Total Repair Scope: \$[amount]
- Code Compliance Items: \$[amount]

### **3. [Company Name, License #, Bond #]**

- Inspection Date: [Date]
- Estimate #: [Number]
- Total Repair Scope: \$[amount]
- Code Compliance Items: \$[amount]

### **Structural Engineer Assessment:**

[Engineer Name, PE License #]

- Structural integrity evaluation completed [Date]
- Critical findings: [summarize]
- Immediate repairs required to: [list]
- Report attached with sealed certification

## **COVERAGE ANALYSIS AND POLICY PROVISIONS**

### **Applicable Coverage Sections:**

- Coverage A (Dwelling): \$[limit]
- Coverage B (Other Structures): \$[limit]
- Coverage C (Personal Property): \$[limit]
- Coverage D (Loss of Use): \$[limit]
- Ordinance or Law Coverage: \$[limit or percentage]
- Replacement Cost Coverage: [Yes, confirmed on dec page]

### **Specific Policy Provisions Triggered:**

- Section [#]: Wind/Hail Coverage - Page [#]
- Section [#]: Ensuing Loss Provision - Page [#]
- Section [#]: Reasonable Repairs Provision - Page [#]
- Section [#]: Debris Removal - Page [#]

## **Deductible Acknowledgment:**

- Standard Deductible: \$[amount] OR
- Wind/Hail Percentage Deductible: [%] = \$[calculated amount]

## **CODE COMPLIANCE REQUIREMENTS**

### **Local Building Code Mandates (Post-Loss):**

- Full roof replacement if damage exceeds [percentage]%
- Ice and water shield installation required full perimeter
- Drip edge installation on all edges
- Enhanced nailing pattern (6-nail vs. 4-nail)
- Class 4 impact-resistant shingles in hail-prone zone
- Additional ventilation to meet current [year] IRC requirements

**Estimated Code Upgrade Costs: \$[amount]**

## **CONTRACTOR AND MATERIAL AVAILABILITY**

### **Market Conditions Affecting Claim:**

- Current contractor lead time: [weeks/months]
- Material availability issues: [describe shortages]
- Price escalation documented at [percentage]% since loss date
- Multiple properties damaged in area creating demand surge

## **REQUESTED IMMEDIATE ACTIONS**

### **1. Within 24 Hours:**

- Acknowledge receipt of claim via phone and writing
- Assign experienced field adjuster (not desk review)
- Authorize emergency tarping invoice payment

### **2. Within 48-72 Hours:**

- Conduct comprehensive field inspection
- Include interior inspection for ensuing damage
- Provide scope of loss in writing

### **3. Within 5 Business Days:**

- Issue advance payment for undisputed damages
- Authorize temporary repair measures
- Confirm coverage for code upgrades

### **4. Within 10 Business Days:**

- Provide written estimate or explanation of delays
- Process payment for agreed scope
- Address any coverage questions in writing

## **ADDITIONAL CONSIDERATIONS**

### **Loss of Use/Additional Living Expenses:**

- Property is [habitable/uninhabitable]
- If uninhabitable, temporary housing needed for [number] people
- Estimated repair duration: [weeks/months]
- ALE advance requested: \$[amount]

### **Matching and Continuity:**

- Existing roof age: [years] installed [date]
- Discontinuation of original materials confirmed
- Reasonable color/quality match not available
- Full replacement required for uniform appearance

### **Historical Significance:**

- [If applicable] Property has historical designation
- Special materials/methods required
- Additional approvals needed from: [preservation board]

## **RESERVATION OF RIGHTS**

I expressly reserve all rights under the policy including:

- Supplemental claims for hidden damage
- Code upgrade coverage to full limits

- Matching for undamaged portions
- Appraisal if disagreement on scope/price
- Bad faith remedies if claim mishandled
- Recovery of all professional fees necessitated by claim

## **DOCUMENTATION PROVIDED**

### **Attached to This Correspondence:**

1. Complete photographic documentation ([number] photos)
2. Video walkthrough with narration
3. Professional contractor estimates (3)
4. Structural engineer report (if obtained)
5. Weather service reports for date of loss
6. Proof of prior roof condition/maintenance
7. Emergency mitigation invoices
8. Code requirement documentation from building department
9. Material discontinuation notices (if applicable)
10. Mortgage company notification letter

## **AVAILABILITY AND ACCESS**

### **Property Inspection Availability:**

- Available daily from [time] to [time]
- Best contact number: [phone]
- Alternate contact: [name and phone]
- Special access notes: [ladder required/pets secured/etc.]

### **Safety Requirements:**

- Hard hat required in [areas]
- Unstable structure areas marked
- Electrical hazards present at: [locations]

## **CLAIM HANDLING EXPECTATIONS**

Per [State] insurance regulations and industry standards, I expect:

- Good faith claim handling per statutory requirements
- Prompt, fair, and equitable settlement
- Clear written explanations for any coverage limitations
- Payment of undisputed amounts without delay
- Professional conduct from all carrier representatives

## **CONSEQUENCES OF DELAYED ACTION**

Please be advised that any delays in addressing this claim will result in:

- Additional interior damage during next precipitation event
- Potential mold growth from existing water intrusion
- Increased repair costs due to damage progression
- Possible structural deterioration
- Extended alternative living arrangements
- Potential liability for preventable additional damage

## **CLOSING STATEMENT**

This loss represents significant damage to my primary residence and creates immediate health and safety concerns. I have fulfilled all policy requirements including prompt notice, mitigation of damages, and cooperation with documentation. I trust [Carrier Name] will handle this claim with the urgency it requires and in accordance with the coverage I have purchased and maintained.

Time is of the essence given the exposed condition of the property. I look forward to immediate acknowledgment and prompt inspection to begin the restoration process.

Respectfully submitted,

[Your Signature]

[Your Printed Name]

[Date]

**cc:**

- [Mortgagee Name and Address]
- [Public Adjuster Name and License #] (if applicable)
- [State Department of Insurance] (if escalation needed)
- [Contractor Name] (selected contractor)



- File
- 

## **POST-SUBMISSION CHECKLIST**

- Copy sent via certified mail with return receipt
- Email copy sent with read receipt requested
- All attachments included and indexed
- Photos backed up in multiple locations
- Calendar reminder set for follow-up
- Claim diary started with all communications
- Social media check for area damage documentation

*Note: This template is provided for informational purposes only and does not constitute legal advice. Users should customize all fields in brackets [ ] with their specific information and consult with appropriate professionals when dealing with insurance claims. Consider engaging a public adjuster for claims exceeding \$10,000 or if initial response is unsatisfactory.*