



AFTER THE STORM

What My \$45,000 Storm Claim Taught Me

A real North Texas homeowner story

When hail and high winds moved through North Texas on August 26, I knew my roof might have sustained damage. I did not realize how extensive the complete repair would become - or how many steps would remain after the claim was approved.

The full scope exceeded \$45,000 and included the roof, gutters, selected screens, the entire fence and the garage.

The repairs are complete. Two supplemental checks are still pending.

One Day. One Entire Roof.



Results Roofing has been AMAZING throughout this process. The old roof was removed and the new roof installed in a single day. The gutters took one day to remove and another to install, and the screens were completed in one day.

Weather temporarily delayed the staining, but the entire fence and garage are now complete. Better-rated shingles improved the appearance of our home, and upgraded materials were used where damage was discovered underneath the original roof.

Results Roofing has also been exceptionally patient while we wait for the final checks to work their way through the mortgage-company process.

The Repairs Were Only Part of the Story



The Insurance Policy Surprise

When I submitted the claim, it became apparent that USAA's estimated replacement value for our home was much too high. After a review, the estimate was reduced by approximately \$200,000 and the correction was applied retroactively to our policy renewal date.

That is not a reason to lower coverage casually. Replacement cost is different from market value. It is a reason to review the information and assumptions with your insurance professional. The new roof and upgraded shingles should also qualify us for a future discount.

The Mortgage Company Delay

USAA has been responsive and accommodating. The longer delays began after the checks arrived. Because M&T is named on them, each check must be endorsed before funds can be released. Each submitted check has taken more than two weeks to process, and two supplemental checks remain outstanding.

Four Steps Before the Next Storm

1

Schedule a professional roof inspection at least once a year.

2

Review the policy replacement-cost estimate and available discounts with the insurer.

3

Ask the mortgage company about insurance-check endorsement requirements immediately.

4

Keep photographs, reports, receipts, estimates and correspondence together.



Need a trusted North Texas resource?

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