

INSURANCE HELP SHEET

Determine if filing a claim makes sense and estimate your out-of-pocket costs.

GREEN COUNTRY ROOFING
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Ask your agent or check your Declarations page to answer the questions below.

1

What is my deductible for wind & hail damage?

My wind & hail deductible is: _____

Note: Wind & hail deductibles differ from standard deductibles and are often 1-2% of your home's insured value. Check your Declarations page or ask your agent.

2

Is my insurance policy ACV or RCV?

My policy type is:

☐

ACV Actual Cash Value

Pays depreciated value — older roofs get less. You cannot recover the depreciated amount. Deductible still applies.

☐

RCV Replacement Cost Value

Covers full replacement cost of your roof minus your deductible. More comprehensive coverage.

3

Do you have Building Code Coverage?

☐

Yes

☐

No

Why it matters:

Local codes often require upgrades during roof replacement (extra vents, new decking, updated flashing). Without this coverage, you pay those upgrade costs out of pocket — even if your claim is otherwise covered.

4

Do you have a Matching Endorsement for the roof?

☐

Yes

☐

No

Why it matters:

If current shingles don't match your roof's color, dimension, or style, this endorsement can increase the likelihood of your roof being fully replaced — rather than just partially patched.

NOTES / ADDITIONAL QUESTIONS

This worksheet is for informational purposes only. Contact your insurance agent or carrier for official policy details.