

Filing a claim is an important decision. Knowing what's in your policy is more important. The questions below are between you, your agent, and your Declarations page. · greencountryroofingok.com | (918) 607-7409

1. What is my deductible for wind & hail damage?

My wind & hail deductible is: _____

Wind & hail deductibles differ from standard deductibles. 1% of your home's insured value is the most common. On a home insured at \$250,000, that's \$2,500.

2. Is my insurance policy ACV or RCV?

My policy type is: _____

ACV: Actual Cash Value

Pays depreciated value, so 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 or Ordinance & Law 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. Are any cosmetic damage exclusions applied to my policy?

(Metal Marring or Roof Surfacing Cosmetic Damage)

☐ Yes ☐ No

Why it matters: Either one applied means simple dents, in the gutters or on the vents, won't get paid for. And granule loss alone from hail can be called cosmetic and not covered. On this one, "No" is the good answer.

5. 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. Official policy details are between you, your agent, and your carrier.