

Getting Reimbursed by Your Insurance for Damaged Wood

Situation: Wood had to be replaced by your roofing company during your roof replacement and you received (and paid) a bill for the cost and would rightly like to get reimbursed.

Step 1 – Submit the receipt and photo documents of the wood that was replaced to your insurance company. Include any code documents and/or manufacturer requirements for roof decking. (Your roofing company should be able to help you with this.)

Step 2 – Get the insurance’s company reason for denial in writing. Ask them to cite the policy language that says that they are not responsible for the costs to restore your home to its pre-storm condition.

Step 3 – Check that they are interpreting the policy language correctly. Often, a carrier will say things like, “We do not cover rot or deterioration.” Explain to your carrier that you did not file a claim for rot/deterioration. You filed a claim for wind/hail damage in which they extended coverage and anything above your deductible should be covered. If a fire burned your house down, would they exclude the wood? If a tornado tore it down, would they exclude the wood? No, they would not; that is precisely why this argument is ridiculous.

Step 4 – If your adjuster refuses to budge, ***get your agent involved***. After all, he/she is the one who sold you the policy. Find out why you were not aware of this language and explain that you were told that you “were only responsible for your deductible in a covered loss.”

Step 5 – If your carrier still refuses to indemnify you properly, then it may be time to get the Department of Insurance involved. Most Departments of Insurance have a consumer affairs department that handles and investigates these types of complaints. Google (insert state) Insurance Commissioner - consumer affairs.’ Here is the link to file a complaint in KY: https://insurance.ky.gov/ppc/newstatic_info.aspx?static_id=1

Step 6 – Once the investigation is completed, take any necessary action such as demanding appraisal, hiring a public adjuster / lawyer, etc.

Remember, your Insurance Company is a business, and at the end of the day their goal is to save money on the bottom line for their stockholders. Most policyholders take it on the chin, which is precisely why insurance carriers deny legitimate supplements/costs to begin with. However, if you hold your stance, you may just get reimbursed for the expense of wood replacement required to restore your roof to a working condition.

DISCLAIMER: We are not lawyers nor are we licensed adjusters. We simply are contractors offering our opinion based on years of dealing with carriers and helping policyholders get properly indemnified. Please seek out a lawyer if in need of legal advice.