LAW OFFICE OF
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RESOURCE FOR ROOFERS

When Roof Damage Becomes a Coverage Dispute

Six situations where a roofing claim may be moving past a repair-scope disagreement into a legal or coverage issue, plus the records that help make an initial review efficient.

SIX SIGNS A ROOFING CLAIM MAY NEED A CLOSER LOOK

01 The carrier disputes cause, not just scope

The disagreement is no longer about repair method or price. The carrier is now questioning whether the damage is storm-related versus wear, age, or prior condition.

02 A partial approval leaves a matching or uniformity problem

The carrier approves repair to a section of the roof but not full replacement, even where matching materials, color, or manufacturer specifications may not be available.

03 The carrier's engineer or inspector report conflicts with the roof's documented condition

A report appears inconsistent with photographs, measurements, or the roofer's own inspection findings.

04 The claim stalls after documentation is submitted

Estimates, photographs, and measurements have been provided, but the carrier's response has been delayed or unclear for an extended period.

05 Payment is issued well below the supported estimate

A significant gap remains between the roofer's documented estimate and the carrier's payment, without a clear explanation for the difference.

06 An examination under oath or additional sworn statement is requested

These requests may involve legal obligations. Case-specific review may be appropriate before the homeowner responds.

What to Gather Before Requesting Legal Review

- Dated before/after photographs and measurements
- Original estimate and any supplemental estimates
- Carrier's payment explanation, coverage letter, or denial letter
- Any engineer, adjuster, or inspection reports received
- Weather or storm reference data, if available
- Contract, invoices, and a short timeline of communications

Where Legal Review Fits

Requesting legal review does not end the roofer's role on the job or the relationship with the homeowner. It is a way to determine whether a coverage, causation, or policy issue may need attorney involvement, separate from the repair work itself.

Questions about a specific file?

Share what you are seeing and the available documentation. The firm can determine whether a case-specific legal review may be appropriate.

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This guide is provided for general informational purposes only and is not legal advice. It does not create an attorney-client relationship and is not a substitute for a case-specific legal review. Every claim is different, and whether legal involvement is appropriate depends on the policy language and specific facts.