

Wind & Hail Loss Investigation

The following outline applies to the investigation of all Wind & Hail Roof Claims for St. John's Insurance Company.

All roof losses should be investigated based on the reported cause of loss as presented by the insured. Investigation of causation and damages should document the reported relationship to the date of loss as well as any other pertinent information developed.

Effective Immediately:

- If an inspection reveals damage to a roof in correlation to the reported loss, we will not be providing coverage for the roof. If there is a covered loss with ensuing damages, we will obviously provide coverage for that if related and documented as such.
- If an inspection reveals damage to a roof based on a reported and covered loss the IA will write an estimate based on repair or replacement based on the 25% rule. If the damages are minimal and warrant a repair that's what they need to write. If the damages exceed the 25%, they will write a replacement estimate. Two important items here to note. Their report, photos and investigation need to support what they are submitting.
- We will no longer be taking into consideration the age and overall condition of a roof on losses with minimal damage and write a replacement. If we pay for a repair and the insured's hired roofer pulls a permit and it is rejected those will be reviewed on a case by case basis to see if coverage needs to be afforded based on the policy.
- No IA should be commenting on coverage and or damages when the damage is of a questionable or unknown origin.
- No IA or examiner is to negotiate or agree to any roof loss with anyone above an RCV of 15k or with questionable causation and or damages
- The field adjusters will need to refrain from conversations on losses with roofers, PA's and insureds on coverage determinations. Estimates are not to be provided by any party other than the desk adjuster.

On hail reported losses we need to ensure the marring protocol is followed. Please be cognizant of the following considerations:

- No interior damages noted.
- No attic damage noted.
- Exterior screen damage questionable
- Dings on downspouts and window frames appear to be from installation or imperfections in the materials.
- Damage to the roof appears to be minimal and does not appear to affect the overall integrity of the roof.
- Heavy granular loss noted (aging/wear & tear) making impact hits difficult to distinguish.

If claims meet the above criteria, they may qualify for the SJIC marring protocol.