Roof-Denial Review Checklist

Use this worksheet when an insurer attributes roof or water damage to construction, installation, deterioration, or another excluded cause. Coverage depends on the complete policy and the facts.

1 Collect the claim record

- ☐ Complete policy, declarations, and endorsements in effect on the loss date.
- ☐ Written denial, cited policy language, claim number, and communication log.
- ☐ Available inspection reports, photographs, measurements, and cause opinions.
- ☐ Dated photographs before and after the loss; repair and maintenance history.
- ☐ Contractor agreement, invoices, permits, warranty, and any prior leak records.
- ☐ Independent written assessment identifying observations, cause, damage, and the basis for each conclusion.

2 Ask for a focused written review

Please identify each policy provision and factual finding supporting denial of claim [number]. Please provide the inspection findings and photographs available for release, identify any disputed resulting damage, and state what additional information you will consider. Please confirm receipt of the enclosed records and explain the next review step.

3 Protect the property and the record

- ☐ Take reasonable steps to prevent further damage; photograph conditions and retain emergency-repair receipts.
- ☐ Before removing damaged material, coordinate any needed inspection and preserve evidence when practical and safe.
- ☐ Submit an indexed set of documents and keep a complete copy and delivery proof.
- ☐ Check policy notice, proof-of-loss, and suit provisions promptly. An internal review or LDI complaint does not necessarily extend a deadline.

4 Keep the issues separate

A roof warranty, an insurance exclusion, and a possible contractor claim answer different questions. A warranty's expiration does not decide all legal remedies. Neither this checklist nor the denial letter establishes coverage.