

SAMPLE: fictional policy. Not a real customer.

# Storm Coverage Brief

Example Mutual Insurance Company (fictional sample) · EXM-HO-3 (01/24) Homeowners Policy, EXM-RPS (01/24) Roof Surfacing Payment Schedule, EXM-CDE (01/24) Cosmetic Damage Exclusion - Metal Roof Surfacing, TX-AMD (06/23) Texas Amendatory Endorsement

123 Example Lane, Anytown, TX 00000 · Policy period 03/15/2026 to 03/15/2027, 12:01 a.m. standard time · Generated Oct 24, 2026 · Order SAMPLE

This brief explains your document. It is not a substitute for the advice of an attorney, and it is not insurance advice.

|                                       |                                         |                                  |                                    |
|---------------------------------------|-----------------------------------------|----------------------------------|------------------------------------|
| <b>\$300,000</b><br>Dwelling (Cov. A) | <b>\$30,000</b><br>Other structures (B) | <b>\$150,000</b><br>Contents (C) | <b>\$60,000</b><br>Loss of use (D) |
|---------------------------------------|-----------------------------------------|----------------------------------|------------------------------------|

You uploaded your declarations page, selected provisions of the EXM-HO-3 homeowners form, and three endorsements: roof payment schedule, metal-roof cosmetic exclusion, and Texas amendatory. The most important point: wind or hail damage to your roof surfacing is not paid at replacement cost. It is paid by an age-based schedule, which shows 60% for your 2013 composition shingle roof. Your separate wind/hail deductible is \$6,000 (2% of your \$300,000 dwelling limit).

Documents received: Declarations page (page 1), Selected provisions of policy form EXM-HO-3: definitions, perils insured against, Section I conditions (page 2) - not the complete form, Roof Surfacing Payment Schedule endorsement EXM-RPS (page 3), Cosmetic Damage Exclusion - Metal Roof Surfacing endorsement EXM-CDE (page 3), Texas Amendatory Endorsement TX-AMD (page 3) (3 pages).

## 1. Your deductibles

You have two deductibles. Losses from windstorm, hurricane or hail have a deductible of 2% of your Coverage A dwelling limit. That works out to \$6,000. Other losses have a flat \$2,500 deductible. The policy pays only the part of the total Section I loss that is above the deductible. The declarations do not show a separate named-storm deductible. Hurricane is listed in the same combined windstorm, hurricane and hail deductible.

| What                                     | Amount         | How we got it                                                      |
|------------------------------------------|----------------|--------------------------------------------------------------------|
| Windstorm, hurricane and hail deductible | <b>\$6,000</b> | 2% of the \$300,000 Coverage A dwelling limit on page 1 is \$6,000 |
| All other perils deductible              | <b>\$2,500</b> | printed on page 1                                                  |

Where it says so in your policy

- The windstorm, hurricane and hail deductible is 2% of Coverage A. (page 1)  
"Windstorm, Hurricane and Hail 2% of Coverage A"
- Your Coverage A dwelling limit is \$300,000. (page 1)  
"Coverage A - Dwelling \$300,000"
- The deductible for all other perils is a flat \$2,500. (page 1)  
"All Other Perils \$2,500"
- The wind/hail deductible is a percentage of Coverage A and is subtracted from the total of all Section I loss. (page 3)  
"we will pay only that part of the total of all loss payable under Section I that exceeds this amount."

Confidence: high. Not in your upload: The upload does not say in what order the wind/hail deductible and the roof payment schedule percentage are applied to a roof loss.

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2. How your roof would be paid

Your roof surfacing (shingles, underlayment and flashing) is NOT covered at replacement cost for wind or hail damage. The Roof Surfacing Payment Schedule pays a percentage of the replacement cost, based on the roof's age. Your declarations show a composition shingle roof installed in 2013. Any loss date in this policy period puts the roof at 12 to 14 years old. That is the 11-15 row of the table, which pays 60% for composition shingle. The insurer can also use a roof age 'otherwise established', so the age it uses could differ from the declarations. For roof surfacing hit by wind or hail, there is no depreciation to recover later. Other parts of the building are paid differently: actual cash value first, then the rest after repairs are complete.

| What                                         | Amount                                                       | How we got it                                                                                                                                                                     |
|----------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Roof age at time of loss (from declarations) | <b>12 to 14 years</b>                                        | The roof was installed in 2013 (page 1). Any loss date from 03/15/2026 to 03/15/2027 (page 1) is 12 to 14 years after 2013, depending on the install month, which is not printed. |
| Schedule percentage for your roof            | <b>60% of replacement cost of the damaged roof surfacing</b> | A composition shingle roof aged 12 to 14 falls in the 11-15 row on page 3, which shows 60%.                                                                                       |

Where it says so in your policy

- Your roof is composition shingle, installed in 2013. (page 1)  
"Roof: Composition shingle, year installed 2013."
- Replacement cost does not apply to roof surfacing damaged by wind or hail. (page 3)  
"Replacement cost coverage does not apply to roof surfacing damaged by windstorm or hail."
- The insurer pays actual cash value by applying the age-based schedule to the replacement cost of the damaged roof surfacing. (page 3)  
"We will pay the actual cash value of the damaged roof surfacing, determined by applying the payment schedule below to the replacement cost of the damaged roof surfacing."
- Roof age is taken from the declarations or may be established another way. (page 3)  
"based on the age of the roof surfacing at the time of loss as shown in the Declarations or as otherwise established."
- For composition shingle roofs 11-15 years old, the schedule pays 60%. (page 3)  
"11-15 60% 90%"
- Other buildings and building parts under Coverage A or B are paid at actual cash value until repair or replacement is complete. (page 2)  
"We will pay no more than the actual cash value of the damage until actual repair or replacement is complete."
- After repairs are complete, those building losses are settled at replacement cost, without deduction for depreciation. (page 2)  
"Once actual repair or replacement is complete, we will settle the loss as noted in 2.a. above."
- If you first claim on an actual cash value basis, you must notify the insurer within 365 days of the loss if you intend to claim the additional amount. (page 2)  
"provided you notify us of your intent to do so within 365 days after the date of loss."

Confidence: medium. Not in your upload: The replacement cost of your roof is not in the upload, so no dollar figure can be computed. The exact install month is not printed. The upload does not say how the insurer might 'otherwise establish' roof age.

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### 3. What limits a hail or wind loss

The cosmetic hail damage exclusion applies only to metal roof surfacing. Your declarations list composition shingle, so by its own wording that exclusion does not apply to your current roof. Rain blown inside the house is covered only if wind or hail first opens a hole in the roof or a wall. The policy will not replace undamaged roof surfacing or siding just to make it match, except as Texas law requires. Fences and other structures that are not buildings are paid at actual cash value. Other structures in general are limited to \$30,000. The upload does not include the policy's full exclusions section or any ordinance or law coverage.

| What                   | Amount          | How we got it     |
|------------------------|-----------------|-------------------|
| Other structures limit | <b>\$30,000</b> | printed on page 1 |

Where it says so in your policy

- The cosmetic damage exclusion is limited to metal roof surfacing. (page 3)  
*"This exclusion applies only to roof surfacing made of metal and does not apply to other roof surfacing materials."*
- Cosmetic damage means surface damage that changes appearance but does not stop the roof from keeping out the elements. (page 2)  
*"marring, pitting or other superficial damage that alters the appearance of the roof surfacing but does not prevent the roof surfacing from continuing to function as a barrier"*
- Interior damage from wind-driven rain is covered only if wind or hail first creates an opening. (page 2)  
*"wind-driven rain, snow, sleet, sand or dust to the interior of a building unless the direct force of wind or hail first damages the building causing an opening"*
- The insurer will not pay to match undamaged roof surfacing or siding, except as Texas law requires. (page 3)  
*"We will not pay to replace undamaged roof surfacing or siding to achieve a uniform appearance except as required by Texas law."*
- Structures that are not buildings, such as fences, are paid at actual cash value. (page 2)  
*"Structures that are not buildings; at actual cash value at the time of loss but not more than the amount required to repair or replace."*
- Outdoor antennas and outdoor equipment are paid at actual cash value. (page 2)  
*"Awnings, carpeting, household appliances, outdoor antennas and outdoor equipment, whether or not attached to buildings"*
- Coverage B for other structures has a \$30,000 limit. (page 1)  
*"Coverage B - Other Structures \$30,000"*

Confidence: medium. Not in your upload: The full Section I exclusions are not in the upload. Neither is any ordinance or law coverage. There are no sub-limits shown for screens, solar panels or other specific items. The Texas law referred to in the matching clause is not described.

### 4. Deadlines and timing

You must give 'prompt' notice of a loss; the upload gives no set number of days. You must also protect the property from further damage and keep records of repair costs. If the insurer asks for a signed, sworn proof of loss, you have 91 days from that request to send it. If you and the insurer disagree on the amount of loss, either side can demand appraisal. Each side then picks an appraiser within 20 days of a written request. Any lawsuit must be started within two years and one day after the date of loss. If you claim a building loss at actual cash value first, you have 365 days from the loss to give notice that you intend to claim the rest.

| What                   | Amount                                     | How we got it     |
|------------------------|--------------------------------------------|-------------------|
| Proof of loss deadline | <b>91 days after the insurer's request</b> | printed on page 2 |

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| What                                                                        | Amount                                          | How we got it     |
|-----------------------------------------------------------------------------|-------------------------------------------------|-------------------|
| Appraiser selection                                                         | <b>20 days after a written request</b>          | printed on page 2 |
| Suit limitation                                                             | <b>2 years and 1 day after the date of loss</b> | printed on page 2 |
| Notice of intent to claim replacement cost after an actual cash value claim | <b>365 days after the date of loss</b>          | printed on page 2 |

Where it says so in your policy

- You must give prompt notice of a loss. (page 2)  
*"Give prompt notice to us or our agent"*
- You must protect the property and keep records of repair expenses. (page 2)  
*"Protect the property from further damage, make reasonable and necessary repairs to protect the property, and keep an accurate record of repair expenses"*
- Proof of loss is due within 91 days after the insurer requests it. (page 2)  
*"Send to us, within 91 days after our request, your signed, sworn proof of loss."*
- Each side picks an appraiser within 20 days of a written appraisal request. (page 2)  
*"each party will choose a competent and impartial appraiser within 20 days after receiving a written request from the other."*
- A lawsuit must be started within two years and one day after the loss. (page 2)  
*"the action is started within two years and one day after the date of loss."*
- There is a 365-day notice window for claiming the replacement cost difference after an actual cash value claim. (page 2)  
*"provided you notify us of your intent to do so within 365 days after the date of loss."*

Confidence: medium. Not in your upload: The upload gives no fixed number of days for 'prompt notice'. It gives no deadline for finishing repairs other than the 365-day notice. The appraisal clause is cut off after the umpire sentence. The Texas Amendatory Endorsement may change these conditions in parts that were not uploaded.

## 5. Living expenses and extra costs

If a covered loss makes your home unfit to live in, the policy pays the necessary increase in your living costs. This runs for up to 24 months, within the \$60,000 Coverage D limit. Debris removal is covered when a covered peril causes the loss. It is paid within the limit that applies to the damaged property, not as extra money. Removing trees felled by wind or hail is covered up to \$1,000, but only if the tree damaged a covered structure or blocks a driveway. The policy requires you to make reasonable repairs to protect the property. The uploaded pages do not say how those emergency repair or tarping costs are reimbursed.

| What                                 | Amount           | How we got it     |
|--------------------------------------|------------------|-------------------|
| Loss of use limit                    | <b>\$60,000</b>  | printed on page 1 |
| Additional living expense time limit | <b>24 months</b> | printed on page 3 |
| Tree removal limit                   | <b>\$1,000</b>   | printed on page 3 |

Where it says so in your policy

- Additional living expense covers the necessary increase in living costs when your home is not fit to live in. (page 3)  
*"we cover any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living, for up to 24 months, subject to the Coverage D limit."*
- Coverage D Loss of Use limit is \$60,000. (page 1)  
*"Coverage D - Loss of Use \$60,000"*
- Debris removal is paid within the limit for the damaged property. (page 3)

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*"We will pay your reasonable expense for the removal of debris of covered property if a Peril Insured Against causes the loss, within the limit of liability that applies to the damaged property."*

- Tree removal after wind or hail is limited to \$1,000 and to specific situations. (page 3)

*"up to \$1,000 for removal from the residence premises when the tree damages a covered structure or blocks a driveway."*

- You are required to make reasonable and necessary repairs to protect the property and keep records. (page 2)

*"make reasonable and necessary repairs to protect the property, and keep an accurate record of repair expenses"*

Confidence: medium. Not in your upload: The uploaded pages do not include a reasonable-repairs or emergency tarping reimbursement clause. They show no separate extra debris removal amount and no fair rental value provision.

## 6. Key terms in plain English

The policy defines three of the terms used above: actual cash value, cosmetic damage and roof surfacing. The other terms are explained from the clauses where they appear, because the uploaded pages do not formally define them.

Where it says so in your policy

- Actual cash value: the cost to repair or replace with similar material, minus wear and depreciation. (page 2)

*"the amount it would cost to repair or replace covered property with material of like kind and quality, less allowance for physical deterioration and depreciation, including obsolescence."*

- Cosmetic damage: surface damage that changes how the roof looks but does not stop it from keeping out the weather. (page 2)

*"marring, pitting or other superficial damage that alters the appearance of the roof surfacing but does not prevent the roof surfacing from continuing to function as a barrier"*

- Roof surfacing: the shingles or other roof covering, plus fasteners, moisture barriers under it, and flashing. (page 2)

*"includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection, as well as roof flashing."*

- Replacement cost (not formally defined): the cost to repair or replace, without subtracting depreciation, up to the limits listed in the clause. (page 2)

*"We will pay the cost to repair or replace, after application of any deductible and without deduction for depreciation"*

- Windstorm, hurricane and hail deductible: a percentage of your Coverage A limit that is subtracted from a wind, hurricane or hail loss. (page 3)

*"The deductible shown in the Declarations for Windstorm, Hurricane and Hail is a percentage of the Coverage A limit of liability."*

- Roof payment schedule: an age-based table that sets what percentage of roof replacement cost is paid. (page 3)

*"The schedule is based on the age of the roof surfacing at the time of loss"*

- Wind-driven rain (not formally defined): rain blown into the home, which is covered only if wind or hail first makes an opening. (page 2)

*"unless the direct force of wind or hail first damages the building causing an opening in a roof or wall and the rain enters through this opening."*

- Matching (not formally defined): replacing undamaged materials so everything looks the same, which the policy does not pay for except as Texas law requires. (page 3)

*"We will not pay to replace undamaged roof surfacing or siding to achieve a uniform appearance except as required by Texas law."*

- Appraisal: a process either side can demand when you disagree only on the amount of loss. (page 2)

*"If you and we fail to agree on the amount of loss, either may demand an appraisal of the loss."*

- Proof of loss: a signed, sworn statement of your loss that you send when the insurer asks for it. (page 2)

*"Send to us, within 91 days after our request, your signed, sworn proof of loss."*

Confidence: high. Not in your upload: The full definitions section of EXM-HO-3 was not uploaded. Terms such as 'replacement cost', 'windstorm' and 'hail' may have formal definitions there.

## 7. Questions to ask your agent

These questions come from gaps or unclear wording in the pages you uploaded. Ask your agent to answer each one in writing. Also ask for the complete policy form and full endorsements.

Where it says so in your policy

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- What roof age and install date do you have on file for my roof, and could you 'otherwise establish' a different age at claim time? (Roof Surfacing Payment Schedule) (page 3)  
*"as shown in the Declarations or as otherwise established."*
- For a wind or hail roof loss, is the 2% deductible subtracted before or after the payment schedule percentage is applied? (Texas Amendatory Endorsement, deductible) (page 3)  
*"we will pay only that part of the total of all loss payable under Section I that exceeds this amount."*
- What does 'except as required by Texas law' mean for matching on my roof and siding? (Texas Amendatory Endorsement, Matching) (page 3)  
*"except as required by Texas law."*
- Are gutters, vents, skylights and ridge caps treated as 'roof surfacing' under the payment schedule? (Definition of roof surfacing) (page 2)  
*"Roof surfacing" means the shingles, tiles, cladding, metal or synthetic sheeting or similar materials covering the roof"*
- Does my policy include ordinance or law coverage, and what is its limit? (Not in the uploaded forms list) (page 1)  
*"Forms and Endorsements made part of this policy at time of issue"*
- Are emergency repairs or tarping reimbursed, and do they reduce my Coverage A limit? (Duties After Loss) (page 2)  
*"make reasonable and necessary repairs to protect the property, and keep an accurate record of repair expenses"*
- Is there a specific number of days that counts as 'prompt notice'? (Duties After Loss) (page 2)  
*"Give prompt notice to us or our agent"*
- What does the rest of the appraisal clause say about the umpire, timing and who pays appraisal costs? (Condition F, Appraisal) (page 2)  
*"The two appraisers will choose an umpire."*
- Is there a deadline to complete repairs to receive replacement cost on non-roof building damage? (Loss Settlement 2.b and 2.c) (page 2)  
*"We will pay no more than the actual cash value of the damage until actual repair or replacement is complete."*
- How is actual cash value calculated for my fence and other structures that are not buildings? (Loss Settlement 1.c) (page 2)  
*"Structures that are not buildings; at actual cash value at the time of loss"*
- What exclusions in the full policy could apply to wind or hail damage, beyond the pages I have? (Selected provisions only) (page 2)

*"HOMEOWNERS POLICY - SELECTED PROVISIONS"*

Confidence: high. Not in your upload: The complete EXM-HO-3 policy form, its full exclusions section, the rest of the appraisal clause, and the complete Texas Amendatory Endorsement were not uploaded.

## Important

This brief explains the document you uploaded, in plain English, with the page and clause for each point. It is not insurance, legal or contracting advice, it is not a substitute for the advice of an attorney, it does not say whether you have damage or whether to file a claim, and it was produced by an automated system that can make mistakes. Your policy and your carrier's decisions control. Confirm anything you plan to rely on with your agent or carrier, and ask them the questions in section 7.