

A1 HOME SERVICES LLC

NC · VA · MD · Storm restoration specialists

Every section of your homeowner dec page, explained so you know what your check is going to look like before the adjuster arrives.

Every section of the dec page, explained

SECTION	WHAT IT IS WHY IT MATTERS FOR A ROOF CLAIM
Named insured & policy period	Your name, address, and the dates the policy is active. Confirms coverage was in force on the date of loss. If the storm hit outside this window, there is no claim.
Coverage A — Dwelling	Dollar limit on the physical structure of your home, including the roof. This is the bucket a roof claim is paid from. If Coverage A is lower than the actual cost to rebuild, you are underinsured.
Coverage B — Other structures	Detached garage, fence, shed. Usually 10% of Coverage A. Storm damage to a detached structure may be claimable separately. Check the limit before assuming it is rolled into the main claim.
Coverage C — Personal property	Furniture, electronics, clothing, and household contents. Interior damage from a leak sometimes triggers Coverage C in addition to Coverage A on the same claim.
Coverage D — Loss of use	Pays temporary housing costs if the home becomes uninhabitable. Rarely applies to most NC roof claims, but critical on large structural losses where you have to vacate.
Standard deductible	Flat dollar amount you pay before the carrier pays anything. Comes off your first check. Common range: \$1,000–\$2,500. Read the number — do not guess it from memory.
Wind/hail deductible	A separate, usually larger deductible that applies specifically to wind and hail damage. Often 1–2% of Coverage A, not a flat dollar amount. On a \$350,000 home, a 2% wind/hail deductible is \$7,000 — nearly three times a typical flat deductible.
Loss settlement basis	"Replacement Cost Value" (RCV) or "Actual Cash Value" (ACV). RCV pays full replacement with a two-check system. ACV deducts depreciation and pays once. This single line determines how much money you ultimately receive.
Ordinance or law / code upgrade coverage	Pays for construction required by current building codes during a covered repair. NC code has changed since most existing roofs were installed. Without this coverage, you pay drip edge, ice-and-water shield, and updated nailing out of pocket.
Roof age endorsement or conversion clause	A clause that switches loss-settlement from RCV to ACV once the roof exceeds a specified age. If your roof is over 10–15 years old, look for this. It can cost you several thousand dollars on a claim you expected to be fully covered.

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Three things that trip up NC homeowners

Code upgrade coverage — do you have it?

NC residential code has changed. Drip edge is now required on every edge. Ice-and-water shield must extend two feet past the warm wall line. Nailing patterns in some zones are stricter. Without ordinance-and-law coverage, these items come out of your pocket, not the claim.

Wind/hail deductible — it is not the same as your regular deductible

Most homeowners know their \$1,000 or \$2,500 standard deductible. Far fewer have read the wind/hail deductible, which is often a percentage and two to five times larger. Find it before the storm — not after.

Sublimit on roof — age conversion

Scan for phrases like "roof surfacing" or "functional replacement cost." These indicate a sublimit or ACV conversion on the roof specifically, even if the rest of the policy is RCV. This affects your payout by thousands of dollars.

Confused by your dec page? Send it to us. We will read it back to you in plain English — no charge, no contract.