

# NC roofing & insurance glossary — 25 essential terms

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The terms your insurance company uses on the dec page and the loss summary, explained in plain English.

#### INSURANCE

##### RCV (Replacement Cost Value)

RCV stands for Replacement Cost Value. It is what your insurance company will pay to replace your roof with materials of like kind and quality at today's prices, with no deduction for wear and age. Most NC homeowner policies pay RCV in two checks.

#### INSURANCE

##### Deductible

A deductible is the dollar amount you pay out of pocket before your insurance company pays anything on a claim. On a roof claim the deductible comes off the first check. NC homeowner policies often carry a separate, higher wind/hail deductible.

#### INSURANCE

##### Supplement

A supplement is a written request to your insurance carrier to add line items, materials, or labor that the original adjuster's estimate missed or under-scoped. Supplements are how a roofer fights back when the first estimate does not cover what the job actually requires.

#### INSURANCE

##### Declarations page

The declarations page ("dec page") is the one- or two-page summary at the front of your homeowner insurance policy that lists your coverage limits, deductibles, and the loss-settlement basis (RCV vs ACV). Reading the dec page before a storm is the single most useful thing a homeowner can do.

#### INSURANCE

##### Date of loss

The date of loss is the calendar date of the storm event that damaged your roof. It anchors your insurance claim, sets the deadline clock for filing, and determines whether the loss is covered under the policy in force on that day.

#### INSURANCE

##### Percentage deductible

A percentage deductible is calculated as a percent of your home's dwelling-coverage limit, not a flat dollar amount. On wind and hail claims in North Carolina, most policies now carry a separate one- or two-percent wind/hail deductible that can be several times larger than the flat deductible the homeowner expects.

#### MATERIALS

##### Asphalt shingle

An asphalt shingle is a roofing tile made from a fiberglass or organic mat coated in asphalt and embedded with ceramic-coated granules. Asphalt shingles cover most residential roofs in NC because they are affordable, widely available, and rated for the climate.

#### INSURANCE

##### ACV (Actual Cash Value)

ACV stands for Actual Cash Value. It is the replacement cost of your roof minus depreciation — the carrier's estimate of how much wear the existing roof has used up. ACV is the first check on most NC storm claims and the only check on ACV-only policies.

#### INSURANCE

##### Depreciation

Depreciation is the dollar amount your insurance company subtracts from the replacement cost of your roof to account for age and wear. On an RCV policy depreciation is "recoverable" — you get it back as a second check after the roof is replaced.

#### INSURANCE

##### Adjuster

An adjuster is the person your insurance company sends to inspect storm damage and write the estimate that becomes your settlement. Adjusters work for the carrier, not for you. In NC most homeowner-claim adjusters are independent contractors hired per claim, not staff employees.

#### INSURANCE

##### Scope of work

A scope of work is the line-item list of every material, labor task, and code-required upgrade needed to put the roof back to its pre-loss condition. The scope is the heart of any insurance claim: what is on it gets paid, what is off it does not.

#### INSURANCE

##### Code upgrade coverage

Code upgrade coverage — also called ordinance-and-law coverage — pays for construction work required by current building codes when an older home is repaired after a loss. Without it, the carrier pays only to restore what existed before the damage, even if current code requires something different and more expensive.

#### INSURANCE

##### Matching statute

A matching statute is a law or regulatory rule requiring an insurance carrier to pay for a cosmetically uniform repair when partial storm damage to a roof or exterior surface cannot be repaired to match the undamaged area. NC does not have a codified matching statute, but regulatory guidance and case law create a practical matching standard.

#### MATERIALS

##### Underlayment

Underlayment is the water-resistant layer installed between the roof decking and the shingles. It is the second line of defense if water gets past the shingles. Modern NC roofs use synthetic underlayment over the field of the roof and ice-and-water shield in vulnerable areas.

#### MATERIALS

##### Drip edge

Drip edge is a metal flashing installed at the edges of the roof — the eaves and rakes — to direct water away from the fascia and into the gutters. NC code has required drip edge on virtually all new and replacement asphalt-shingle roofs since the 2018 code cycle.

#### MATERIALS

##### Pipe boot

A pipe boot is the rubber- or lead-flashing collar that seals around plumbing vent pipes where they pass through the roof. Pipe boots fail before any other component on most NC asphalt roofs — the rubber dries out, cracks, and starts leaking around year 8 to 12.

#### PROCESS

##### Tear-off

A tear-off is a full roof replacement: every shingle, every layer of underlayment, and any damaged decking comes off down to the wood, and a brand-new roof system goes on from scratch. Tear-off is the right answer on almost every storm-claim job in NC.

#### PROCESS

##### Manufacturer warranty

A manufacturer warranty is the shingle maker's promise that the materials will not fail prematurely. Manufacturer warranties cover the shingle product itself — not the labor to install or remove. Premium warranties from GAF, Owens Corning, and CertainTeed can extend to 50 years or lifetime.

#### CERTIFICATIONS

##### IBHS (Insurance Institute for Business and Home Safety)

The Insurance Institute for Business and Home Safety (IBHS) is a nonprofit research and standards organization funded by the property-insurance industry. IBHS develops the FORTIFIED construction standards and certifies the third-party evaluators who inspect FORTIFIED roofs.

#### MATERIALS

##### Architectural shingle

An architectural shingle (also called dimensional or laminated) is a heavier asphalt shingle made of two layered tabs bonded together, giving it a thicker shadow line that mimics wood shake. Architectural shingles are the residential standard in NC today — rated 25–30 years.

#### MATERIALS

##### Ice and water shield

Ice and water shield is a self-adhering rubberized membrane installed at vulnerable parts of the roof — eaves, valleys, around chimneys, skylights, and pipe penetrations. It seals around fasteners and prevents leaks where water pools or backs up, and it is required by NC code in specific locations.

#### MATERIALS

##### Ridge cap

Ridge cap shingles are the specialty shingles that finish the peak (ridge) of a roof and the angled hips. Ridge cap is the highest-stress part of the roof — it takes the most wind — and it almost always has to be replaced on a storm claim.

#### MATERIALS

##### Granule loss

Granule loss is the shedding of the ceramic-coated mineral granules embedded in the surface of an asphalt shingle. Granules protect the underlying asphalt from UV degradation. Normal end-of-life shingles lose granules gradually and uniformly; storm-damaged shingles lose them abruptly in concentrated impact zones.

#### PROCESS

##### Workmanship warranty

A workmanship warranty is the contractor's promise that if anything fails because of how the roof was installed — wrong nailing, missed flashings, leaks at penetrations — they will come back and fix it at no charge. Workmanship is separate from the manufacturer warranty on the materials.

#### PROCESS

##### FORTIFIED Roof

FORTIFIED Roof is a voluntary construction standard developed by the Insurance Institute for Business and Home Safety (IBHS) that builds a roof to resist hurricanes, hail, and high winds. A FORTIFIED roof can earn an NC homeowner an insurance premium discount and is a real durability upgrade.