

MOUNT PROSPECT, ILLINOIS RESIDENTIAL CLAIM – ROOF & SIDING

PROJECT DESCRIPTION

A residential property located in the city of Mount Prospect, Illinois sustained storm-related damage impacting the exterior building envelope. The loss resulted in measurable damage to both the **roofing system and the siding**, requiring a comprehensive evaluation to determine the full scope of repairs

necessary to restore the property to its pre-loss condition.

Following the loss, SHARP was retained to assist with the adjustment of the insurance claim and to represent the insured throughout the claims process.

LOSS DETAILS

Storm-related damage affecting the **roof covering**, including functional impairment requiring full replacement

Damage to **siding elevations**, impacting uniformity, integrity, and repair feasibility

Exterior systems impacted to an extent where partial repairs would not provide a reasonable or code-compliant restoration

CLAIM CHALLENGES

Initial scope limitations related to partial repairs

Carrier scrutiny regarding repair-versus-replacement methodology

Necessity to demonstrate that isolated repairs would not restore the property to a reasonably uniform and functional condition

Coordination of documentation to support replacement under policy terms

SOLUTIONS

SHARP conducted a detailed inspection and damage analysis of the roofing and siding systems. The scope of loss was prepared using industry-standard estimating practices and supported by clear photographic documentation and repair logic.

The claim strategy focused on:

- Establishing **functional damage** to the roofing system

- Demonstrating that siding damage required **full replacement** to achieve reasonable uniformity
- Aligning the scope with policy provisions governing replacement cost and proper restoration

SHARP engaged directly with the carrier to address scope discrepancies and ensure the loss was evaluated in its entirety.

RESULTS

SHARP successfully negotiated full payment for replacement of both the roof, siding and soft metals allowing the property to be restored in accordance with policy coverage and accepted construction standards.

The final settlement reflected the full scope of storm-related damages and eliminated the need for compromised or partial repairs, ensuring a proper and complete restoration of the property.

