



PROPERTY CLAIM PARTIAL DENIAL

HELP WITH MY POLICY - PA
4709 BRENDA ST NE
ALBUQUERQUE, NM 87109-1712

August 11, 2025

Dear Help With My Policy - PA,

Thank you for trusting us with your insurance needs and giving us the opportunity to evaluate your claim for coverage. As we discussed, a portion of your claim is not covered by your homeowners, HO-9R(02) (07-08) policy.

Claim number:	017657635-806
Date of loss:	May 08, 2025
Loss location:	Albuquerque, NM

Reason for Denial

By providing you the specific reasons for our decision, we don't intend to waive:

- Any other terms or conditions of the policy, or
- Any other rights provided by the policy or law.

Based on the investigation or information provided for your claim, we've determined a portion of the loss to your dwelling for the repair of the roof is not covered because long term damages to the roof decking are specifically excluded from your homeowner's policy. There is no coverage for hail damage as no hail occurrence on the date of loss. The following slopes (F6, F2, F4 and F5) do not find coverage as no direct physical damage present, see sketch for details, provided with approved estimate.

Please reference your policy for detailed information regarding provisions, conditions, and exclusions.

The policy states:

SECTION I - PROPERTY WE COVER

COVERAGE A - Dwelling Protection

We cover:

1. The dwelling on the "residence premises" shown in the Declarations, including structures attached to the dwelling;
2. Materials and supplies located on or next to the residence premises" used to construct, alter, or repair the dwelling or other structures on the residence premises;

SECTION I - LOSSES WE DO NOT COVER

LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION AND OTHER STRUCTURES PROTECTION.

1. Unless otherwise stated in 3. below we do not insure for damage consisting of or caused directly or indirectly by any of

the following, regardless of:

(i) The cause of the excluded event or damage that; or

(ii) Other causes of the loss that; or

(iii) Whether the event or damage occurs, suddenly or gradually, involves isolated or widespread damage, or occurs as a result of any combination of these to; or

(iv) Whether other causes or events act concurrently or in any sequence with the excluded event to produce the loss.

...Endorsement HO-NM(08-16) 1.e. Constant or repeated seepage or leakage of water or steam over a period of 14 days or more from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance, unless such seepage or leakage of water or steam and the resulting damage is unknown to all "insureds" and is hidden within walls, beneath the floors, above the ceilings, or behind a stationary appliance, such as a refrigerator, dishwasher, or washing machine;

f. Wear and tear, marring, deterioration;

LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION, OTHER STRUCTURES PROTECTION AND PERSONAL PROPERTY PROTECTION:

1. We do not insure for damage consisting of or caused directly or indirectly by any of the following regardless of:

(i) The cause of the excluded event or damage that; or

(ii) Other causes of the loss that; or

(iii) Whether the event or damage occurs, suddenly or gradually, involves isolated or widespread damage, or occurs as a result of any combination of these to; or

(iv) Whether other causes or events act concurrently or in any sequence with the excluded event to produce the loss

...e. Neglect, by or failure of any "insured" to use all reasonable means to save and preserve property at and after the time

of a loss or damage or the event resulting in loss or damage.

...2. We do not insure for loss caused by any of the following. However, any ensuing loss to property described in Dwelling Protection and Other Structures Protection not precluded by any other provision in this policy is covered.

...c. Faulty, negligent, inadequate or defective:

(1) Planning, zoning, development, surveying, siting;

(2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

SECTION I - CONDITIONS

... 2. Your Duties After Loss. In case of a loss to which this insurance may apply you must see that the following are done:

a. Promptly notify us or our agent about the loss. This policy will not provide any coverage for your loss if you fail to notify us about the loss within one year after the loss actually occurs;

...d. (1) Protect the property from further damage;

(2) Make reasonable and necessary repairs to protect the property; and

Important Legal Information

Your policy's Suit Against Us Provision prohibits you from taking any action against us unless you have given us notice of the loss, complied with all policy provisions, and started legal action within two (2) years from the date of loss.

How to Contact Us

If you have questions, please contact us using one of the following options:



Online: usaa.com or our mobile app: Upload documents or post a secure message to your claim file through the Claim Communication Center.



Phone: 1-210-531-8722 ext 28050



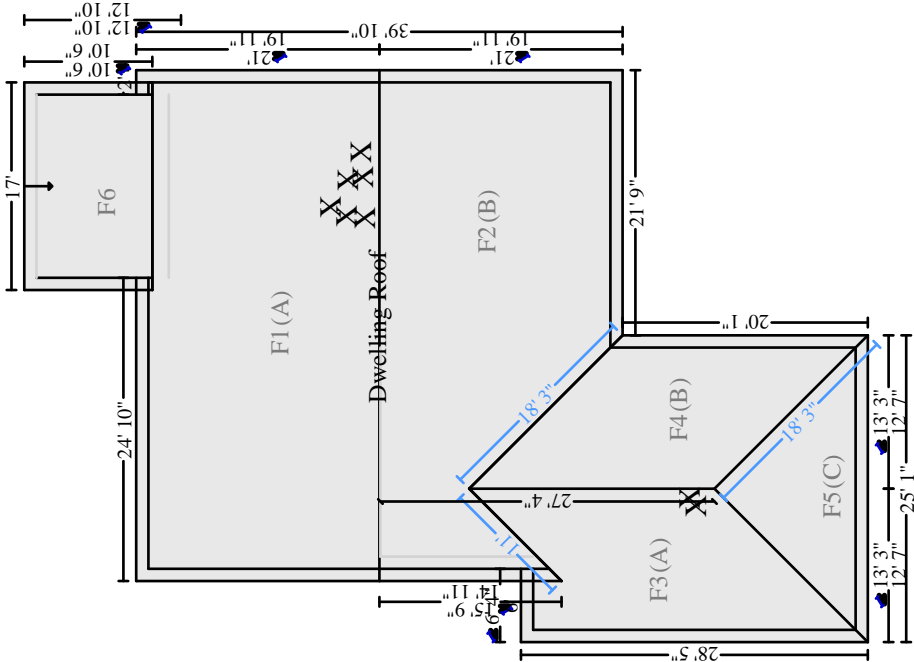
Email: Email us at 3j7bm4jg9vkbh@claims.usaa.com. Do not send private information by email.



Mail: USAA Claims Department
P.O. Box 33490
San Antonio, TX 78265

Sincerely,

Trisha A Romero
Dedicated Catastrophe Claims
USAA General Indemnity Company



Roof Annotation in Sketch: SKETCH1, Level: Main Level

FACE	SQ FT	# SQs	Slope - Rise / 12
F1	857.36	8.57	4.00
F2	725.14	7.25	4.00
F3	299.57	3.00	4.00
F4	265.89	2.66	4.00
F5	166.28	1.66	4.00
F6	178.45	1.78	0.50
Estimated Total:	2492.69	24.93	

