

**Noe P**

Thank you for using chat. My name is Noe and I will be happy to assist you with your inquiry. The SR # for this interaction is 086337765

9:21:40 AM

**Me**

Good morning Noe. I am in need of the exact date this policy will cancel. As of right now, this house is under construction and the carpenter is working hard to remodel.

9:22:38 AM

**Noe P**

Hello Dallas, I would be happy to assist you with that one moment.

9:23:08 AM

Its set to cancel as of 10/16/23 unless we get pictures of the repairs sent in for UW to review. You can send them to SDUW@foremost.com.

9:24:19 AM

**Me**

At present the house is under repairs and the back porch area is the dumping station for all the stuff being ripped out of the house. As soon as they get their big dumpster there, they will load the junk to be hauled off, then repair the porch with new railings. However, I looked at the roof and we do not see anything wrong with it. Why are they declining the roof? The carpenter said the same thing.

9:26:40 AM

**Noe P**

I can go ahead and get you over to UW to review one moment.

9:26:57 AM

*Please wait while we transfer your chat to the next available agent. Marisela W is your new agent for the chat session.*

**Marisela W**

Hello, my name is Marisela with the Underwriting department. One moment while I review the transcript to see how I can best assist.

9:27:47 AM

Looking over the inspection photos, I'll be just a moment longer.

9:31:41 AM

If you look at photos 16 & 17 you can see a good photo of the granule loss we were referring to.

9:34:01 AM

**Me**

I am looking at it and I do not see the granule loss stated. It actually looks good.

9:34:42 AM

**Marisela W**

Its pretty visible in those photos.

9:35:36 AM

With replacement cost on the policy, everything has to be in above average condition.

9:37:11 AM

**Me**

I spoke to a roofer and he said the same thing that there is nothing wrong with this roof. I do see graying, streaking, etc., but hey, this happens to brand new roofs in about three years.

9:37:17 AM

**Marisela W**

This wouldn't qualify for replacement cost in its condition.

9:37:22 AM

**Me**

This roof IS in average condition. This roof is actually in great condition. I think the Inspection team needs a second look in person. I would be glad to meet them there.

9:38:11 AM

**Marisela W**

I'm sorry if you can't see the granules are starting to wear. The inspection team doesn't make the decision for underwriting. They are a third party that submits photos to us. We are seeing the condition based on those close ups.

9:38:33 AM

**Me**

I disagree with this particular case. I understand if there were bare spots, etc., but this is not the case. I am asking for another opinion please.

9:39:09 AM

Meet me over there and let's inspect the roof together.

9:39:45 AM

**Marisela W**

Underwriting doesn't do in person inspections. We have a third party take the photos and submits them for us to review.

9:40:28 AM

They can keep the policy with photos of the installed railings and a signed/dated request to remove replacement cost.

9:40:51 AM

**Me**

Exactly and you cannot see the granules off this roof as explained.

9:40:52 AM

**Marisela W**

We can see them, in photos 16 & 17.

9:41:07 AM

**Me**

I am looking at the photos on 16 and 17 and there are no granule loss there.

9:41:29 AM

Second opinion please.

9:41:36 AM

**Marisela W**

I am the second underwriter to look at this.

9:41:43 AM

And I agree with what was originally found.

9:41:59 AM

**Me**

Are you a supervisor?

9:42:07 AM

**Marisela W**

They can keep the policy in place on an actual cash value settlement.

9:42:19 AM

I am a Universal Underwriting Specialist.

9:42:52 AM

**Me**

Great. May I speak with your supervisor?

9:43:09 AM

**Marisela W**

Not via chat.

9:43:20 AM

I can take the information and pass this along to a Senior Specialist.

They cannot talk via chat?

9:44:12 AM

**Marisela W**

That can't, unfortunately.

9:44:23 AM

They\*

9:44:26 AM

Would you like me to pass along the information?

9:44:37 AM

**Me**

Okay. I will work on this as in this case you are not seeing what you think you are seeing. I have actually went out to physically look at the house. Pictures do not do justice.

9:45:21 AM

Yes, pass this convo along please.

9:45:32 AM

**Marisela W**

Sure, just a moment.

9:48:12 AM

**Me**

Your making a judgement call concerning the roof by pictures is like the satellite viewing being done now. we have has numerous cases where a decline was made due to the eye in the sky and it turns out to nothing more than a fire pit with chairs, a blob of shadow, etc.

9:50:57 AM

**Marisela W**

I understand your concerns! These are not satellite photos though! They are in person and close ups of the roof.

9:53:53 AM

I'm having a Sr. Specialist review this though. Just another moment.

9:54:31 AM

**Me**

Okay, thanks.

9:54:47 AM

**Marisela W**

Of course!

9:55:40 AM

Do you know when the roof was last replaced?

9:58:41 AM

**Me**

No I do not as this lady is a real estate agent that buys up homes, repairs all the damages and in turn, sells them eventually. sometimes she rents them out, but normally she will sell them.

9:59:52 AM

**Marisela W**

Ok, thank you!

10:01:05 AM

I appreciate your continued patience.

10:07:10 AM

**Me**

That is okay.

10:07:21 AM

**Marisela W**

ok, we had a whole team of underwriters look this over.

10:13:53 AM

Given the ridge is the biggest concern and all of the shingles are laying flat, we can approve the roof as is.

10:14:19 AM

**Me**

With cost replacement?

10:14:35 AM

**Marisela W**

Yes! However we still need photos of the railings before 10/16/2023 to reinstate the policy.

10:15:02 AM

I also noticed the home was built in 1900 and its listed as 1980 in the policy.

10:15:21 AM

**Me**

Absolutely! The home was built years go, but has been remodeled several times and is being done so again.

10:15:50 AM

We are instructed to use the date it was updated for insurance.

10:16:29 AM

**Marisela W**

Its more the frame and foundation that we look at for the age. Unless home was completely torn down we should keep the original age of the dwelling.

10:16:31 AM

Once we receive the photos of the railings and the policy is reinstated we'll need to update that year built.

10:19:20 AM

Its not an issue, it will just likely cause the premium to change.

10:19:34 AM

**Me**

The frame was better built back then than today. I owned a house just like it once and when i climbed up into the attic, the boards were all cedar boards with the actual dimensions of 2X6 inches. That is why folks like the older homes because of their strength.

10:19:36 AM

I will get those photos probably within the next two weeks. I think according to the carpenter.

10:20:14 AM

Thank you for all your help! It is greatly appreciated.

10:20:29 AM

Have an awesome day and even better weekend.

10:20:40 AM

**Marisela W**

Thanks, Dallas! You as well!

10:20:52 AM