

[#Nashville Strong - Eyes on Roof Repairs](#)



United Policyholders is providing Roadmap to Recovery services to people and businesses impacted by the recent Nashville Tornadoes. Thanks to our newest volunteer, Nashville VOAD officer Gary Ward, our Guides are being distributed at official help centers in the region. Our [Roadmap to Recovery help library](#) is up and running and we'll be keeping it updated. Thanks to volunteer [Judith Vickers](#) who is on the ground there, we're getting regular reports on the situation and powerful images. (see above)

Scenes of the aftermath of the tornadoes that took lives, homes, businesses, and infrastructure this past week in Nashville are heartbreaking. But Nashville is a beloved city with a rich cultural history and it's the Tennessee State Capitol. Recovery resources are pouring in and brighter days will return. But those impacted by the catastrophe are likely to have challenges collecting insurance benefits to properly repair their roofs.

One year ago I was in Nashville to present to lawmakers from around the United States who serve on Insurance Committees in their state legislatures. The core of the presentation was that hidden

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exclusions and limitations in the insurance policies that business owners rely on should not be permitted if they're going to deprive the property owner of funds to pay for proper and [full roof repairs](#) after a catastrophe. View the slide deck from the presentation [here](#).

Insurers have moved aggressively in recent years to change their policy language so they pay only inferior depreciated Actual Cash Value on older roofs instead of the superior Replacement Cost Value. In plain English that means if you have an older roof, chances are your insurance company will not willingly pay what it actually is going to cost to replace your roof. You're going to have to find the cash elsewhere to cover the gap and seek professional help if you were misled by your agent or insurer. So frustrating and so short-sighted.

One piece of good news is that insurers cannot reduce their payouts for repairs by depreciating the cost of labor. This is due in part to information United Policyholders provided to Tennessee's highest court via an amicus brief prepared *pro bono* by [Merlin Law Group in a case called Lammert v. Auto-Owners Mutual](#). The Court agreed that unlike physical property, labor does not lose its value over time and should not be depreciated during the claim adjusting process.

After all, everyone needs a roof over their head, and not one that leaks or has a blue tarp on it.

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