Explaining a Roof Leak Claim in Plain English

Insurance English for Claims Handlers | Level: B1 Intermediate

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Three dialogues follow the full journey of a roof leak claim — making the claim, the inspection, and the result. This scenario includes explaining that a claim is only partly covered, which is common with older roofs. Fill each gap with the plain English phrase from the word box for that dialogue — not the jargon version.

1. Making the Claim — The First Call

Mr. Kowalski has just called to report a leak in his roof.

Word box: someone from our team | what caused the leak | a quick, temporary fix | the full repair | a small amount | your plan

Handler: Hello, is this Mr. Kowalski? Thank you for calling. I understand you have a leak in your roof.

Claimant: Yes, that's right. Water is coming through my bedroom ceiling.

Handler: Okay, let's talk about it step by step. First — is it safe to stay in the house right now?

Claimant: Yes, it's just the one room, so we're okay for now.

Handler: Good. When did you first notice the leak?

Claimant: About three days ago, after the heavy rain last week.

Handler: Okay. Is the water still coming in, or has it stopped for now?

Claimant: It's slowed down, but there's still a small drip when it rains.

Handler: I understand. Have you been able to put anything under the leak to catch the water?

Claimant: Yes, I have a bucket there now.

Handler: That's exactly right — that helps stop more damage. Try not to touch the wet area on the ceiling too much, and take some photos if you can, so we can see how it looks now.

Claimant: Okay, I'll do that.

Handler: Now, because water is still coming in, I'm going to arrange ______________________ to visit as soon as possible — probably in the next day or two — to find out exactly where the water is coming from.

Claimant: Okay, that's good. What happens after that?

Handler: Once they visit, they'll be able to tell us ______________________, and that will affect what we can do for you.

Claimant: I hope it's not going to be very expensive.

Handler: Try not to worry yet — let's wait for the visit. In the meantime, your plan covers ______________________ if it's urgent, to stop things getting worse.

Claimant: Okay, that's good to know. And if it needs a big repair?

Handler: If it's a bigger job, that's called ______________________ — that's a separate decision, and we'll explain everything after the visit.

Claimant: Understood. Is there anything I need to pay?

Handler: If we approve the claim, you'll have ______________________ to pay yourself, usually a set amount like 150 euros. We'll confirm the exact figure later.

Claimant: Okay. And is my roof covered generally, or only for some things?

Handler: Good question. ______________________ covers sudden damage, like a storm or an accident. It doesn't usually cover damage from things just getting old over time — but we'll know more after the visit.

2. The Inspection

An assessor visits Mr. Kowalski's house to look at the roof leak.

Word box: damage that's built up slowly over time | this kind of gradual damage | damage caused by the water getting in | my notes from today | a quick, temporary fix | the wet part of the ceiling

Assessor: Hello Mr. Kowalski, I'm here to look at the leak in your roof. Is now a good time?

Claimant: Yes, come in. It's in the back bedroom.

Assessor: Let's start there, and then I'll go up and look at the roof itself.

Assessor: Okay, I can see the water mark on the ceiling. Can you tell me when you first noticed it?

Claimant: About three days ago, after the heavy rain.

Assessor: And has it gotten worse since then?

Claimant: A little. There's still a small drip sometimes.

Assessor: Okay, I'll take some photos and measurements here, then go up and check the roof.

Assessor: I can see the problem now. Several of the roof tiles here are cracked and worn — this looks like ______________________, not damage from one storm.

Claimant: What does that mean for my claim?

Assessor: I'll explain honestly — ______________________ isn't usually covered, because it's something homeowners are expected to maintain over time.

Claimant: Oh no. So there's nothing you can do?

Assessor: There is some good news. The ______________________ on your ceiling — that part is usually still covered, even though the cause of the leak isn't.

Claimant: That's a relief. What happens now?

Assessor: I'll write up ______________________ and send it to the office. They'll call you in the next few days to explain exactly what's covered and what isn't.

Claimant: Okay. Will someone fix the leak soon?

Assessor: Because water is still coming in, your plan should cover ______________________ to stop the leak now — even though the bigger repair, replacing the tiles, may not be covered.

Claimant: I understand. Thank you for explaining it clearly.

Assessor: You're welcome. One last thing — try to keep using the bucket until the temporary fix is done, and avoid walking under ______________________ just in case more water comes through.

3. The Result — The Settlement Call

The handler calls Mr. Kowalski to explain what's covered and what isn't.

Word box: notes from the visit | damage that happens slowly over time | something it doesn't pay for | a quick, temporary fix to stop more damage | the full, proper repair | damage caused by water getting into your home

Handler: Hello Mr. Kowalski, it's Aisling calling, from the insurance company. Is now a good time to talk?

Claimant: Yes, hello. I've been waiting to hear from you.

Handler: I have the assessor's ______________________, so I can explain what we found.

Claimant: Is it good news or bad news?

Handler: A little of both. The assessor found the leak came from old, cracked roof tiles — this is ______________________, not from one sudden event.

Claimant: So it's not covered?

Handler: Unfortunately, your plan has an exclusion for this — that means it's ______________________. This is very common with older roofs.

Claimant: Oh no. So I have to pay for everything myself?

Handler: Not everything. Your plan does cover ______________________ right away, so the leak doesn't get worse.

Claimant: Okay, that helps. And after that?

Handler: After that, ______________________ — replacing the tiles — would need to be paid by you, since that part isn't covered.

Claimant: I understand. What about the mark on my bedroom ceiling?

Handler: Good question — the ______________________ on your ceiling is covered, even though the cause of the leak isn't.

Claimant: That's good to know. Thank you for explaining it so clearly.

Handler: You're very welcome. If any questions come up later, just call me directly, anytime.

TEACHER ANSWER KEY — DO NOT DISTRIBUTE TO STUDENTS

Explaining a Roof Leak Claim in Plain English — Answer Key

1. Making the Claim — Answers (in order)

1. someone from our team
2. what caused the leak
3. a quick, temporary fix
4. the full repair
5. a small amount
6. your plan

2. The Inspection — Answers (in order)

1. damage that's built up slowly over time
2. this kind of gradual damage
3. damage caused by the water getting in
4. my notes from today
5. a quick, temporary fix
6. the wet part of the ceiling

3. The Result — Answers (in order)

1. notes from the visit
2. damage that happens slowly over time
3. something it doesn't pay for
4. a quick, temporary fix to stop more damage
5. the full, proper repair that fixes the problem completely
6. damage caused by water getting into your home

Teaching tip: this scenario is useful for role play because it includes giving partly bad news (wear and tear isn't covered) alongside good news (the emergency fix and the ceiling damage are covered). Encourage the student to practise a warm, clear tone when explaining the exclusion, not just the correct vocabulary.