

**Document** Matching Endorsement Guide  
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When explaining the benefit of adding a matching of undamaged siding or roofing endorsement to a homeowner's policy, focus on how it helps protect the overall appearance and value of their home. Here's how you can explain it clearly:

## 1. Standard Policies Typically Don't Cover Full Matching

Many homeowners' policies will only cover the cost to repair or replace the damaged portion of your siding or roof. That means if the new materials don't match the existing ones—due to discontinued products, fading, or availability issues—you could be left with a home that looks patchy or inconsistent. In Ohio, the law states that 'the insurer shall replace as much of the item as to result in a reasonably comparable appearance'. But that interpretation can vary from person to person.

## 2. What This Endorsement Does

The matching of undamaged siding or roofing endorsement ensures that if a covered loss damages part of your siding or roof and an exact match isn't available, your insurance will cover the cost to replace all of it, not just the damaged section. This helps maintain your home's overall aesthetic and curb appeal.

## 3. Why It's Valuable

- **Protects Property Value** – A mismatched roof or siding can hurt your home's resale value. This endorsement helps keep it looking uniform.
- **Avoids Out-of-Pocket Costs** – Without this endorsement, you may have to pay to replace the undamaged sections yourself if you want everything to match.
- **Enhances Coverage for Peace of Mind** – Instead of dealing with disputes over whether replacements are "reasonably comparable," this ensures your home maintains a cohesive look.

## 4. Real-Life Example

Let's say a hailstorm damages one side of your home's siding. The insurance company will replace the damaged section, but if that specific siding is no longer available, you might end up with a noticeable mismatch. With this endorsement, your policy would cover replacing all of the siding, so everything matches perfectly.

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