

Insurance Checklist & Roof Insurance Claim Process

The roof insurance claim process can overwhelm many homeowners at a time when they are often dealing with other stresses that come with having a damaged house. When disaster strikes, it's best to have plan of action to expedite the process.

This straightforward checklist will help you keep your roof insurance claim process on track:

- 1. Secure your property:** Temporary repairs are also covered by insurance to protect your property from further loss or damage.
- 2. Select us as your contractor:** Protect your best interest by using us as a licensed general contractor familiar with the insurance claim process, and get signed up as soon as possible; so that we are able to settle the claim with your agent and adjuster.
- 3. Call your insurance agent:** Report the possible loss; let the professionals determine the extent of the damage. (Even if your damages are hidden, you will be covered for 12 months). This is also a good time to talk to your agent about their roof insurance claim process, as it may differ from provider to provider.
- 4. Adjuster meeting:** It is recommended that your roofing/restoration contractor be at the adjuster meeting. The contractor will work in your best interest and will discuss the condition of your roof/home and the necessary repairs with the adjuster.
- 5. If your home has a mortgage/ Call your mortgage company:** Advise them of your claim and inquire about their procedures for draft endorsement and contractor's affidavits, lien releases, etc. Be proactive!
- 6. Send check to mortgage company:** Do not endorse the check, send the check to your mortgage company and request their endorsement, first.
- 7. Review & schedule project:** After the adjuster and your contractor have agreed on the scope and terms of the claim, you should schedule the work to begin immediately.
- 8. Accept material delivery:** Verify the material mfg. & color with your contractor. (Expect to pay the first check prior to materials arriving).
- 9. Inspect your project:** Once the job is completed and you are 100% satisfied with the work, you should expect to pay the balance of your claim once you receive the final insurance proceeds, minus your deductible, which would be collected at the same time as the first insurance check.
- 10. File betterment claim:** Upon receipt of the invoice, showing that the job is complete, and you have spent the first proceeds, you can file for the depreciation amount.
- 11. Final payment:** Before issuing the final payment be sure you have all your warranty papers and waiver of lien affidavits. (This will limit your liabilities and keep you in control, these you can find, and are included on our terms and conditions page of your contract).
- 12. Secure all documents:** Keep all documentation in a safe place and treat it as you would any warranty information.