



INSURANCE CLAIM PROCESS

YOUR HOUSE IS COVERED!



www.YourNeighborsRoofer.com



THE INSURANCE CLAIM PROCESS

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The Inspection

Our full service, FREE roof inspection is a truly valuable service we give to any customers who asks. We will scour your roof for any key danger signs that point to possible roof failure or extensive expensive water damage.

Most insurance companies try to put a timer on how long you have to file a claim, because hail and wind damage can take up to two years to bleed through to the home. If a windstorm blows shingles up (even if they don't rip all the way off!) those shingles will never be the same again. They will slowly begin to fall off the roof one by one until all that is left is black mold and ugly felt paper. Hail has a different effect. It starts as a tiny little mark on the shingle, and evolves into a massive hole in the only thing protecting your home from the elements. At the end of our inspection, you will have a detailed report on the condition of the roof and a recommendation on how to proceed.

Please see our manual on identifying damage to see the visible evidence of these occurrences.



Filing a Claim

Filing a claim is easy. The best way to do it is online. We will gladly walk you through how to do it on your own devices. However, if this is not an option, not to worry! We have the number you need to reach your insurance company's centralized claims unit.

Once you know how to contact your insurance company, make sure you have your policy number ready. It's not required to start a claim, but because claims departments and agents are separate entities, they will often have a hard time finding your information in their system. Please note they will request a date and approximate time that the damaged occurred, which we will provide to you.



Your insurance company will ask you questions to ascertain what areas of the home are affected. In all cases, it's best to respond with "roof and gutters". If you see holes in your siding, mention siding, too. If there are leaks in the house or you have brown spots on a wall or ceiling, you should also give this information. The leaking most likely started far before you noticed it, so it's okay to answer "I don't know" if they ask you when the interior damage occurred. Never lie to your insurance company, but don't guess. At the end of our inspection, you will have a detailed report on the condition of the roof and a recommendation on how to proceed that you can share with your insurance company.

Setting the Adjuster Appointment

This is by far the most important part of the insurance process. Within 24-48 hours of filing a claim, you will receive a call from your adjuster. He will be setting up an appointment to inspect the property. It is of utmost importance that we are present at this appointment. Keep in mind that you are the customer, and the adjuster works for you. If the adjuster wants to give you a few hour time window, please tell him you need an exact time. Do not accept appointments with greater than a one hour window, and please avoid accepting appointments less than 24 hours ahead of time. Again, you are a customer, and you have the right to decide when this appointment happens.



The most important thing to remember about this time is that adjusters are people just like the rest of us. We will never argue with an adjuster at your appointment. We are there to help him measure the roof and to point out evidence of damage. Most adjusters will be able to make a recommendation to the insurance company based on evidence gathered at this time. It is our job to help gather evidence of the home's exterior. But it's your job to show him evidence of interior damage! Show the adjuster everything you want him to see. This is your appointment and your home. You are the one who is paying the premiums!

At the conclusion of the appointment, the adjuster will want to speak with you to summarize his findings. If there is any disagreement between our experts and the insurance adjuster, we will make statements and ask questions to help us understand his conclusion. If the adjuster denies your roof, this is not the end of the process. We will help you decide where to go from there, so don't give up! We'll advise you immediately if the process should be stopped. Again, you pay the premiums on your policy. We just want you to get a fair shake for the money you put in. We're happy to bring in outside help for a second or even a third opinion.

Xactimate and Meeting with the Project Manager

When your roof is approved, the adjuster will write up an estimate. 95% of the time, the software is the same one we use. The program is called xactimate, and it provides middle-of-the-road pricing for services to be rendered. Since we use the same software, we will very rarely argue or talk about the price. We'll refer to quantity and line items.

It is not uncommon for your insurance carrier to initially approve an estimate with only shingles and felt on it. We will provide an estimate using this same software, but we will include the correct line items, such as ventilation, valley lining, sheathing, drip edge, chimney crickets, and a host of other items. We are licensed, bonded, and experienced contractors. We will build the roofing system exactly the way code states, and we will get your insurance company to pay for it where applicable. There will never be additional cost that isn't discussed and agreed on ahead of time. There are no surprises in our billing system.

The insurance company will likely break the roof payment into several smaller checks. They do this to deter policyholders from spending the money on other things. They also want to ensure the policyholder does not try to get the roof done for less and pocket the difference. We will submit invoices to the carrier in order to receive the appropriate funding. If no invoices are sent, no funds are released. If these forms are forged, it constitutes a felony. This is why it is extremely important for us to file all paperwork correctly!

Whenever you receive the first payment, and more importantly the paperwork that goes with it, our project manager will have made an appointment to meet with you. It is critical that everyone who has a say in the color and style of shingle is present! Our project manager will bring several full samples to review with you, and will be able to make recommendations based on your style of home. This is the exciting and fun part for everyone. We get to completely change the curb appeal of your home! This is the best time to address any questions or concerns you may have about the roof materials we'll be using.

The Installation

A roof installation is the only time your house will have more people ON it than IN it! This is easily our favorite part of the process. The paperwork is done. The Custom Roofing System has been designed. Now it's time for the rubber to meet the road.

We'll do our best to prepare you well in advance for this big day. A roofing company has to be dynamic, and we are very good at rolling with the punches. That being said, there is a lot that can happen to complicate our schedule. Every day of rain steals two days away from our installation calendar. Oftentimes, the ground is still too wet the day after the rain to drag several tons of shingles through it. We strive to leave the property exactly as we found it, but with one notable upgrade... your new roof!

Our supply company will deliver the shingles via semi-trucks. Roofing material is almost always delivered the day before the roof is to be installed. The supplier has a forklift that rides on the back of the trailer and will be used to place the shingles in a strategic position so they are accessible to the roof, but still avoid being in your way. If there are special circumstances that could be an issue, please let us know at the time of contract signing. We will use every means possible to mark off septic tanks, irrigation systems, soft spots, or anything else you think could get damaged in the process. Keep in mind shingles are very heavy, and should sit on your driveway when possible to avoid damage to the grass.

Installation Day Timeline

The very first thing we do when we arrive on installation day is to protect your valuable property and foliage from damage. Our crews are trained to cover things with tarps and to move valuables away from the home. Please note the very nature of roofing requires us to throw tons of old material off of your roof and into a trailer or onto a tarp. Please exercise extreme caution when entering or exiting your home on installation day.

