

INSURANCE CLAIM PROCESS INSTRUCTIONS FOR STORM DAMAGE ©

If we did find damage on your roof, you need to contact your insurance company to start a claim process. We will be glad to help you with this process all the way through. Please allow our extensive knowledge and experience in dealing with them to make this process as easy for you as possible. Here are the following steps that will take place:

1. Contact your homeowner's insurance company direct claims reporting number and have them start a claim for storm damage on your roof. (The most common claims reporting numbers are listed below.)
2. You will receive a call from an adjuster to schedule an appointment for them to come look at your roof.
3. Contact us and let us know when your adjuster will be there. We will meet them to go over our findings, measurements and other details. Please get the adjusters name, number, time and date of their desired appointment so we can contact them to coordinate our meeting.
4. The adjuster will make a determination and will write a repair estimate detailing what they will pay. You will receive the report either that day or within a few days.
5. *We will take the adjuster's quote and bid the job per their figures & measurements. Our hope is that we will be able to cover your deductible with the amount they agree to pay. This depends on the size of the claim and your deductible.*
6. Your insurance company will issue a check to you for the total claim, less depreciation and your deductible. The check may be made to you and your mortgage company, depending on the requirements of your bank. You will need to contact your mortgage company and ask them for the "Loss Draft Department". Follow their instructions for delivering the check for endorsement. When you receive the endorsed check, deposit it in your account. This process usually takes about 10 days.
7. We will execute our roofing agreement, schedule the project (weather permitting), complete the project and then collect the amount of the insurance first check. *We do not ask for any payment until your project is completed.* The materials will be delivered a day or two prior to starting.
8. Once the project is completed, *we will send an invoice to your insurance company* to have them release the depreciation check to you. *When that check comes to you, it usually will be in your name only. You will deposit the check in your account to settle the balance of the project with us, which should be the amount of the second insurance (recoverable depreciation) check unless there are supplements or unforeseen items such as rotten decking.*

That is the process. Of course, we are available anytime to answer any questions and help you along the way. Again, our objective is to make this entire process very easy for you. That is a big part of the service we provide and we will work diligently to that end.

We look forward to hearing from you and appreciate the opportunity to serve you and your family.

INSURANCE COMPANY	CLAIMS NUMBER	INSURANCE COMPANY	CLAIMS NUMBER
AAA	866-222-2378	MET LIFE	800-854-6011
ALLSTATE	800-255-7828	NATIONWIDE	800-421-3535
ARK. FARM BUREAU	CALL YOUR AGENT	SAFECO	800-332-3226
AUTO OWNERS	888-252-4626	SHELTER	800-743-5837
CINCINNATI	877-242-2544	STATE AUTO	877-722-5246
FARMERS	800-435-7764	STATE FARM	800-732-5246
FOREMOST	800-527-3907	TRAVELERS	800-252-4633
HANOVER	800-628-0250	USAA	800-531-8722