REROOF AMERICA CONTRACTORS

Denied or paid short? Here's what happens next.



A denial or a partial approval is often your insurance company's first answer, not its last. Over 30% of our completed jobs started out as a partial approval or a denial.

What happens next

1. **You send us what you received.** That includes the insurance company's estimate, what they call the scope of loss.
2. **We send a supplement, our rebuttal to their estimate.** It's usually a 30 to 40 page report with around 100 captioned photos, building codes and manufacturer specs.
3. **We go back and forth with your desk adjuster,** answering their questions and supporting each item in our estimate with documentation. It often takes several rounds.
4. **We request a reinspection when it helps.** We meet the adjuster on site and walk them through what we found.
5. **We keep you posted the whole way.**

Most claims are resolved through the supplement process. A lot of times, insurance companies change their position once they see we understand the process and will stick with it. If one ever goes further, there are formal options, like appraisal, where a neutral umpire settles it.

Why did this happen?

Neighbors with almost identical damage, with different insurance companies or even the same one, often get different results. It comes down to the people working your claim: the field adjuster who came out and the desk adjuster handling it. And hail damage isn't always obvious. It can knock off granules and bruise the shingle without cracking it, which shortens your roof's life, so one adjuster may call it "wear and tear" where another sees storm damage. That's exactly the kind of damage our supplement documents.

What it costs you

Nothing extra. Our agreement with all our customers on insurance projects is that we work for insurance proceeds, and your guaranteed out of pocket is your deductible and any policy exclusions. All the work we put into getting your roof approved doesn't change that. And if your roof still isn't approved, you don't owe us anything.

Any questions? Just ask us.

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