REROOF AMERICA CONTRACTORS

Your insurance claim, start to finish



Here's how a roof claim works with Reroof America: what happens at each step, what we take care of, and what you'll need to do.

1 Free inspection — 2 You file — 3 Adjuster visit — 4 Decision — 5 Getting started — 6 Install — 7 Wrap up

1 Your free inspection

We inspect your roof the way an adjuster will, document the damage with photos, and give you a written report of what we found. We only recommend filing when the damage clears the bar insurance companies look for. That's why the vast majority of homeowners we recommend it to end up fully approved.

> **You:** decide whether to file.

2 Filing your claim

Filing is simple. You call your insurance company's claims number, describe the damage, and get a claim number. We can't file it for you, but we're happy to be with you when you make the call.

> **You:** make the call.

3 The adjuster's visit

One of our highest priorities is meeting your adjuster on site for their inspection, to make sure all the damage we found goes into their first report. It's a lot easier to get a roof approved at the first inspection than to go through the rebuttal process.

> **You:** when the adjuster calls to schedule, send us the day and time, and their name and number.

4 Your insurance company's decision

Usually about a week later, your insurance company sends its report: whether your roof is approved, and what they'll pay for. We go through it line by line. If they missed something we can document, we send them 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. Over 30% of our completed jobs started out as a partial approval or a denial. We keep you posted the whole way.

> **You:** send us the report as soon as you get it.

5 Getting started

Once your roof is approved for replacement, your insurance company sends its first check, usually the depreciated value of the work, minus your deductible. Once you've signed and paid the deposit, we're usually on site within 7 to 10 days.

> **You:** deposit the check, sign the work authorization, pay a 10% deposit and pick your shingle color.

6 Your new roof

Most roofs take one to two days. Every job has a foreman and supervisor on site. We protect your landscaping and windows with tarps and plywood, and finish with a full cleanup, going over your property several times with magnetic rollers.

> **You:** move anything along the roofline, keep pets inside, and don't park in the driveway.

7 Wrapping up

We do a final inspection against our checklist. When the job is complete, your final payment is due, and we send your insurance company the final invoice and the certificate of completion so they can release the money they held back (the depreciation). Once your roof is paid in full, we register your warranty with the manufacturer. A year later, we come back to check on your roof.

> **You:** pay the final invoice.

What you pay

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.

Our service agreement

Our service agreement lets us work with you and your insurance company on your claim. If your roof is approved, we're the ones who replace it. If it isn't approved, you don't owe us anything.

Questions at any step? Just ask us.

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