REROOF AMERICA CONTRACTORS

Should you file a claim?



Deciding whether to file comes with real questions. Here are the answers to the ones homeowners ask most.

Will filing raise my rates or get me dropped?

Oklahoma rules say your insurance company can't drop you or raise your rates just because you filed your first claim, and they can't charge you extra because a claim was weather-related. Your rates can still change for other reasons, like increases across the whole area. You'll find these rules in Oklahoma's Insurance Consumer Bill of Rights, on the Oklahoma Insurance Department's website.

Is it worth filing?

It comes down to the damage. Insurance companies want to see that a certain threshold is met, and measuring that is part of our inspection. We tell about one in three homeowners they don't need a new roof, and 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.

My roof is old. Will they still cover it?

Your roof's age doesn't affect whether it's covered. If you've got a policy and you're paying your premiums, they've agreed to insure your roof at its current age.

Does calling my insurance company count against me?

No. Talking to your insurance agent or anyone else about it doesn't count as filing a claim. A claim is only filed when you actually file one and get a claim number. And in Oklahoma, just asking about a possible claim can't be used to raise your rate or drop you.

Is it too late?

In Oklahoma, you generally have two years from the storm to file for roof hail or wind damage. That two years only applies to damage you couldn't see without an inspection, though, and your insurance company can argue the damage was visible sooner. So sooner is better: damage is easiest to tie to the storm while it's fresh. If you miss the window, the cost of a new roof would be yours.

How do I file?

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.

> **If we've recommended filing, it's because the damage is there to support it. Any questions? Just ask us.**

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