

Turner Tips For Filing Your Roof Replacement Insurance Claim



*Finding out that your roof needs to be replaced or repaired can be troubling for many homeowners. Let **Turner Roofing** help you streamline the process.*

Step 1: Typically, when a homeowner thinks they have damage to their roof, the first call they make is to their insurance company. We urge you to consider this...

Once your insurance company opens a claim, whether they pay out anything on that claim, it still counts as a claim against you.

Here's what we suggest: Call us BEFORE you call your insurance company. We will come out and assess the damage and give you a quote for the repair.

Once we provide you with a quote, then you can compare the repair quote to your insurance policy's deductible. At that time, you can decide if it is even worth calling the insurance company over. We have found that many repairs fall well below what our client's policy deductible is. So why get a claim charged against you if there is little or no reimbursement from your insurance company?

Step 2: Talking to insurance adjusters and filing a claim can be a daunting process. Many homeowners are simply unsure about how to file a claim. We can help. We know how important it is for you to file a claim that is both accurate and valid. It ensures that you are properly and fully reimbursed in a timely manner.

Here's what we suggest: If you called us first (as recommended in Step 1) you will already have a good idea of what the damage actually is before you call your insurance company. You will then be able to answer their questions with confidence. You can feel free to share all of the information we provide you. It will help to expedite the claim. We will provide you with all the damage documentation that the adjuster might need.

Remember, to an insurance company, your roof is the most important part of your house. It's the gateway to far greater damage claims that might follow if your roof is not properly repaired.

Step 3: Find Out What Your Policy Actually Covers and what your deductible is on this type of claim. The easiest way to know what's covered under your policy (or what's not), is to actually contact your insurance provider. Call them. Coverage varies wildly between companies and even between the various policies offered within each company.

Now that you know what's covered and what your deductible will be, compare that to the repair estimate and decide if you want to actually file a claim with your insurance company.

If you don't file a claim. We can schedule your repairs right away. If you do file a claim, your insurance company may need to send an inspector to your home to investigate and verify your claim, before we start the repairs. Once again, feel free to share our report and estimate with the inspector when he shows up. It will help the adjuster rate your claim. Quite often, we point out items that they would have missed.

Here are a few more things to consider:



Turner Tips

With the exception of emergency repairs, before you have any work done on your roof you will need to get an estimate from a professional roofing contractor and you should get the work authorized by your insurance company.

In most cases, you can use the roofing company of your choice.

Look for contractors with extensive experience in providing roof estimates for insurance claims and helping clients navigate the process of getting their roof repair or replacement covered by their insurance company.

Be sure to select a roofing contractor that can help you navigate your way through the roof insurance claims process.

Insurance companies review roofing claims very carefully and they expect you to provide proper documentation and other information in order to process your claim. So call us and we'll help you stay ahead of the game.

Whenever damage occurs, be sure to document and record the damage by taking a lot of pictures from different points of view. Remember the old adage: A picture is worth a thousand words.

It helps if you have a set of “before” photos of your roof as well as shots of the general exterior of your property. You should try and remember to do this at least twice a year.

Be sure to update the photos whenever you have maintenance or repairs done as well.

Save your pictures with any estimates, invoices and bills you receive.

Having all of this information on file is the best way to ensure a smooth and hassle-free claims process, start to finish.

The most important thing to remember is that, if you suspect your roof has been damaged, you shouldn't wait to get it inspected by a roofer. Find out the extent of the damage as soon as possible. This will help expedite the process and also help you avoid further damages that might not be covered under your policy.

Don't be surprised if the adjuster says that damage was caused from aging, wear and tear, or the poor condition of your roof. Unfortunately, that's considered normal maintenance, and it may not be covered under your policy.

In more than 90 percent of hail or high-wind claims, there is a payout relative to the roof coverage, according to the Insurance Institute for Business and Home Safety.

Some policies take the age of your roof into account at the time it is damaged.

For example...

If your roof is less than 10 years old, you may be covered for the full cost of repairing or replacing the damaged section of your roof at the time of the claim.

If your roof is more than 10 years old, you may only be reimbursed for the depreciated value of the damaged roof. The depreciated value takes the aging and wearing of your roof into account, meaning its value has decreased prior to any damage occurring.

Some policies will only offer roof damage coverage up to the depreciated value, regardless of the age of your roof.

Other policies will cover the full cost of repairing or replacing the damaged section of your roof at the time of the claim, regardless of the age of your roof.

When selecting your roofing company, remember thousands have turned to the most trusted roofing company in Oklahoma. For more than 50 Years they have Turned To Turner.

We work strategically with Insurance Agents, Real Estate Agents, homeowners and builders to provide re-roofs, new roofs, repairs or just a professional opinion. Turner Roofing, the one to turn to.

The Turner Roofing Promise

From every last employee at Turner

As the Owner and President of Turner Roofing, I offer this sincere pledge to you, our valued customer...

- ★ We pledge to construct each new roof with the utmost care and craftsmanship, using quality materials, as if we were roofing our own family's home or business.
- ★ We will strive to make you proud of your decision to choose our company, and confident in recommending us to friends.
- ★ We pledge to stand by our work.
- ★ And, most importantly, we will do everything we can to give you the most value for your money.