

HELPFUL HINTS FOR YOUR INSURANCE ADJUSTMENT

HINT # 1 - THE INSURANCE CLAIM

HAIL AND/OR HIGH WINDS constitute an insurable loss. This loss is one that your property insurance company is obligated to cover. It is your insurance company's fiscal and legal obligation to return your property to the condition it was in prior to the loss. This is obviously an expensive undertaking for the insurance industry; however, also one that is inherent to the "Risk Management" business. So please don't feel sorry for the insurance company that you pay your premiums to, this cost was factored into the cost of your policy. Insurance companies make their money investing your insurance premiums. As a property owner, it is your responsibility to contact your property insurance company if you believe you have a claim. There is a time limit imposed by your insurance company for filing a claim, so call your insurance company right away if you're "100% ABSOLUTELY SURE" you have damage. IF YOU'RE "NOT 100% CERTAIN" AS TO THE EXACT AMOUNT OF DAMAGE THAT MAY HAVE BEEN DONE TO YOUR PROPERTY BY THE RECENT HAIL AND WIND STORMS - THEN GIVE US A CALL - WE WILL GIVE YOU A FREE INSPECTION OF YOUR PROPERTY SO YOU CAN KNOW FOR SURE. WE WILL INSPECT THE STORM DAMAGES TO YOUR PROPERTY AND THEN WE WILL GIVE YOU A TRUE LOCAL & WELL ESTABLISHED; FULLY LICENSED & INSURED CONTRACTOR'S OPINION OF HOW MUCH ACTUAL STORM DAMAGE WE FEEL WAS DONE TO YOUR PROPERTY. As an example; a roof damaged by hail and/or high winds will void the manufacturer's warranty and could cause your roof to eventually begin leaking. Your insurance company does not want to pay for any interior damage if they can prevent it with a new roof.

HINT # 2 - THE INSURANCE COMPANIES INSPECTION

Once you have filed a claim your property insurance company will send out an insurance adjuster who will inspect your property for any visual signs of damage. If any property damage is found, you will be paid for a replacement of like kind and quality. ANYTIME THERE IS A HAIL STORM AND VERY HIGH WINDS, IT IS IN YOUR BEST INTEREST TO HAVE YOUR PROPERTY INSPECTED BY A LOCAL EXPERIENCED LICENSED & INSURED CONTRACTOR. FOR EXAMPLE; HAIL CAN DAMAGE YOUR ROOF WITHOUT ANY VISUAL SIGNS FROM THE GROUND. Ordinarily, hail has to be the size of golf balls before it actually breaks through your roof shingles; however, if it is driven by high winds, or if it hails longer than just a few minutes, or if your roof is an older roof, you may have suffered damage to your roof. For example on an asphalt roof you could have damage through the loss of the granular coating. These granules

protect the asphalt and fiberglass or organic based center of the shingles from being exposed to the sun's UV rays. This UV light can eventually break down the asphalt shingles causing possible leaks and even further damage. Your insurance adjuster will inspect your roof for any visual signs of storm damage. They should measure out a "test square" (10' x 10') on each slope of your roof. If it is damp, shaded, an overly bright sky, or if they are fatigued, they may actually miss some of the visual signs of damage and determine that because they can only find a few bruises or breaks on your roof, that your roof is not damaged to the extent that it needs to be replaced. However, if they can find a sufficient amount of bruises or breaks for each "test square," the insurance company will pay for a new roof, less the cost of your property insurance policy deductible. Likewise, if any siding, gutters, or any other property damage is found, you will be paid for a replacement of like kind and quality. But remember if it is damp, shaded, an overly bright sky, or if they are fatigued, they could also possibly miss some of the siding, gutter or other property damage on their first estimate.

SO AGAIN REMEMBER:

YOU ARE ENTITLED TO AND IT IS IN YOUR BEST INTEREST TO HAVE YOUR PROPERTY INSPECTED BY A LOCAL EXPERIENCED LICENSED & INSURED CONTRACTOR OF YOUR CHOICE SO YOU CAN BE "100% CERTAIN" OF THE ACTUAL AMOUNT OF DAMAGE THAT THE HAIL AND WIND STORMS HAVE DONE TO YOUR PROPERTY.

HINT # 3 - MY ADJUSTER SAID NO or VERY LITTLE DAMAGE"

Occasionally property owners are told that they sustained no or very little damage upon the initial property inspection by the insurance company's adjuster. However you may feel that there could be more damage to your property than the insurance adjuster said. If after our FREE INSPECTION we feel that there could be additional damages to your property then all you have to do is contact your insurance company and request a re-inspection with an adjuster. They will normally send an adjuster out to inspect the damage again, but generally only once. In order to save you valuable time and effort we will help you on the re-inspection of your property by meeting with the insurance adjuster for you and showing the insurance adjuster where we feel the property damage is. Most of the times we can help you settle the claim immediately by just being there and working with your insurance adjuster to come up with the correct repair process.

MOST DISCREPANCIES ONLY OCCUR BECAUSE THE ADJUSTER HAS NOT ASSESSED THE SAME AMOUNT OF DAMAGE AS THE

CONTRACTOR HAS OR WHEN THE CONTRACTOR'S OPINION ON THE REPAIR PROCESS DIFFERS FROM THAT OF THE ADJUSTER'S.

HINT # 4 - THE INSURANCE COMPANIES ESTIMATE

In order to settle any claim, whether it is a hail, wind, hurricane, or fire damage, your insurance adjuster is taught to estimate the full cost to repair the damage that they have assessed. **DON'T FORGET: MOST DISCREPANCIES ONLY OCCUR BECAUSE THE ADJUSTER HAS NOT ASSESSED THE SAME AMOUNT OF DAMAGE AS THE CONTRACTOR HAS OR WHEN THE CONTRACTOR'S OPINION ON THE REPAIR PROCESS DIFFERS FROM THE ADJUSTER'S.** The insurance adjuster will then use company price list, guide books, market surveys, and past experiences as a basis for their estimate. The larger companies (State Farm, American Family, Allstate, Farmers, etc.) use large teams of adjusters that are primarily used as the eyes of the company to measure and calculate the amount of damage to the property. They then use these measurements and plug in figures that their management has decided to use to determine their estimates. **EVEN IF YOU THINK YOU HAVE ALREADY SETTLED YOUR CLAIM DIRECTLY OR HAVE ALREADY RECEIVED PAYMENT FROM YOUR INSURANCE COMPANY "CALL US" YOU MAY NOT HAVE COLLECTED ENOUGH MONEY TO COMPLETE THE REPAIRS AS CONSTRUCTION PRICES ARE ALWAYS CHANGING.**

AT A - PROFESSIONAL SERVICE CO. WE WILL HONOR ALL INSURANCE COMPANY CLAIM SETTLEMENTS AND WE WILL PERFORM QUALITY WORK AT INSURANCE RATES! IF WE FEEL THAT THE INSURANCE COMPANY HAS NOT ASSESSED ALL OF THE DAMAGE, OR IF THEY ARE NOT PAYING CURRENT MARKET RATES FOR THE REPAIRS NEEDED, WE WILL WORK TO GET IT FROM YOUR INSURANCE COMPANY OR ACCEPT THEIR SETTLEMENT.

"JUST REMEMBER THIS"

When you are gathering "estimates," what you should actually be searching for is a

TRUE LOCAL & WELL ESTABLISHED; FULLY LICENSED & INSURED CONTRACTOR

that you feel will offer you the high quality products and personal service that you are seeking while still remaining within your insurance companies settlement amount.