

What Does the Claims Process Look Like?

For many homeowners, especially in Texas, filing a claim is an all too familiar process. However, for those with slate, clay tile, or synthetic systems your roof is of higher durability and potentially has never been replaced. For those homeowners, we want to help you have a feel for the process and what all it entails.

If your roof qualifies for filing a claim from storm damage, what will that process look like?¹

First, we would have you sign a contingency agreement with us and with our public adjuster. This allows us to provide all the necessary information for the insurance, represent you throughout the claim, and expertly handle the process from start to finish so you don't have to.

Once the contract is signed, within 5 business days the claim will be filed via our PA with your insurance company.

Around two weeks after filing the claim, the insurance will typically send out a third party inspector or an in-house adjuster to look at the damage. Our PA and sometimes contractor will be at this meeting to make sure all damages are accounted for.

About two weeks after the adjuster meeting, typically the insurance will send out an "outside expert" from an engineering firm they partner with. That report will take a couple of weeks to be put together and then sent to the appropriate parties.

¹ See our article, *Repair or Replace* to help determine if this is best for you and your home.

Often, our PA then will submit our engineers report making clear what we believe has occurred and the impact that has on the integrity of the roof. This then leads to a coverage decision.

Depending on that coverage decision the next steps are determined in unison with the homeowner and consideration of the situation at hand.

All throughout the process, your contractor will keep you posted biweekly with all and any movement on the claim. We do this so that you know what's happening with your home claim but don't have to be overwhelmed with all the constant and technical dialogue contained therein.