



# Quality One Exteriors

Roofing - Restoration

## *Insurance Claims Process*

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### 1) File a claim with your insurance company.

You can file a claim with your insurance company by calling your carrier's claim department. Often you can file your claim online by going to your carrier's website. You can find direct links to most major carriers' web pages on our website.

Please visit <http://www.qualityoneexteriors.com/file-a-claim/>



### 2) Your Storm Damage Specialist will perform a thorough damage assessment.



In order to ensure your entire property is fully restored to its pre-storm condition, your Specialist will do a detailed inspection of the entire exterior of your home, garage and shed. An inspection of these structures includes the roof, siding, gutters, windows, window panels, screens and personal property, such as patio furniture.

Your Specialist will also examine your attic to inspect your ventilation, check for moisture problems and leaks, and determine if current ventilation is adequate. Depending on what your Specialist finds, he may recommend additional ventilation. It is very important that your attic breathes and ventilates properly. Proper ventilation is also a requirement of your manufacturer's warranty for the shingles.



**3) Your adjuster will call you to set up a meeting to visit your home for an inspection.**

Your insurance company will assign an adjuster to your claim. Your adjuster will contact you to set up a meeting to visit your home to perform his assessment of damage.



Please note, sometimes your adjuster will request estimates, usually three. You do **NOT** have to gather multiple estimates.

Notify your adjuster that Quality One Exteriors is your contractor of choice, and your Specialist will provide an estimate to your adjuster and discuss settlement. Similar to an automobile damage claim, with property claims you often you get what you pay for. It is not in your best interest to have your adjuster pick the lowest bid to complete damage repairs to your property.

In the event that your adjuster has already been to your property prior to hiring Quality One Exteriors, or if it is determined by your Storm Damage Specialist that a reinspection will be required due to missed damages from the first inspection, it is imperative that you do not allow the insurance company to come back without meeting directly with your Storm Damage Specialist.

**4) At the meeting, your Specialist will meet with your adjuster to point out damages and provide the adjuster our estimate.**



Our Storm Damage Specialists do not meet adjusters to be aggressive in any manner. Our Specialists are present merely to represent your best interest in making sure your claim is settled accurately in terms of the damages that exist and the quantities. For example, the number of squares needed for your roof, linear footages of damaged fascia, and square footage of siding damage. It is important that all damages are included on the estimate, and it is equally important that the quantity and footage of the damages be accurate as well. For example, if your adjuster included all damages but did not

include all line item pricing or accurately list the quantities required to replace all the damages, then your claim is still not settled correctly. That is one of the most important things Quality One Exteriors can and will do for you to protect your interest in the claim settlement process.

**5) After the adjuster’s meeting, we will await the paperwork from your insurance company detailing their estimate of damages.**

This estimate will list all items your insurance company has approved for your repairs. Along with your estimate, in most cases, it will include a check.

This check should be for the **ACV** portion of your claim. ACV (Actual Cash Value) is the total of

amount of your claim, minus the depreciation, and minus your

deductible. Once repairs are complete the depreciation withheld by your insurance carrier will be released. This check, in combination with your ACV check, is known as the RCV (Replacement Cost Value). The RCV is the total amount agreed upon by your insurance carrier before your deductible is taken out to restore your home.

Roof		2405.89 Surface Area	24.06 Number of Squares		
		219.00 Total Perimeter Length	91.11 Total Ridge Length		
DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPRE.C.	ACV
1. Remove Laminated - comp. shingle rfg. - w/ felt	24.06 SQ	50.28	1,209.74	(0.00)	1,209.74
2. R&R Valley metal	42.00 LF	4.25	178.50	(8.95)	169.55
3. R&R Drip edge Eaves only.	125.42 LF	1.93	242.06	(11.68)	230.38
4. R&R Roof vent - turtle type - Metal	4.00 EA	45.69	182.76	(8.63)	174.13
5. R&R Flashing - pipe jack	4.00 EA	34.68	138.72	(6.51)	132.21
6. R&R Exhaust cap - through roof	1.00 EA	69.24	69.24	(3.50)	65.74
7. Laminated - comp. shingle rfg. - w/ felt	25.33 SQ	195.70	4,957.08	(330.47)	4,626.61
8. Ridge cap - High profile - composition shingles	91.67 LF	5.08	465.68	(31.05)	434.63
<b>Total: Roof</b>			<b>7,443.78</b>	<b>400.79</b>	<b>7,042.99</b>
<b>Total: Main Level</b>			<b>7,443.78</b>	<b>400.79</b>	<b>7,042.99</b>

Many assets gradually lose value with age and use. This loss of value is called “**depreciation.**” Just as a used car is worth less than a new car, a used roof is worth less than a new roof as composition shingles deteriorate over time. Your insurance company factors this type of “depreciation” into the claim process. These funds are held until your insurance company confirms all repairs are complete. As long as you have replacement cost insurance those funds will be released as soon as your adjuster confirms the work is done and he has received our final invoice reflecting all of the completed work. Once the depreciation is released you will have received the full replacement cost of your claim, minus your deductible.

In regards to your claim check, sometimes insurance companies will include your mortgage company as a payee. If your mortgage company is on your check, the check requires endorsement by your mortgage company before you can cash it. Please initiate the process of getting your check released from your mortgage company immediately. Quality One Exteriors offers assistance with mortgage endorsement. Please notify your Specialist or call our Customer Service Department at (855) 314-HAIL (4245) for assistance. You can also view the additional attachment to the email for a more detailed explanation of the mortgage process.



**6) When you receive the paperwork, contact your Specialist.**

When you receive your paperwork, please forward a copy to your Quality One Exteriors Representative. It is important for your Specialist to review your estimate of damages to make sure no mistakes were made by either missing damage or a measurement error.

**7) If damage was missed, your Specialist will submit a supplement.**

If your Specialist finds that your adjuster made a mistake on your estimate by leaving off additional damage or made a measurement error, he will submit a supplemental estimate to your insurance company. This supplemental estimate will list any additional damage not on the original insurance estimate. If necessary, your Specialist will contact your adjuster to discuss settlement and submit photos of the damage if needed. If the supplement was approved, a second estimate will be mailed to you from your insurance company along with an additional check.



**8) Once the claim is settled accurately, we will set up a meeting for your Specialist to visit your home again to review the claim settlement with you.**



Once your claim is settled accurately, your Specialist will request a meeting with you to review the claim settlement. He will explain what your insurance company has approved for your repairs and address any of your questions or concerns you may have regarding the claim settlement. At this time, your Specialist will finalize the details of your contract, go over material options and selections of colors with you, and receive a deposit for the work that will be performed. Usually the deposit is the amount of your deductible or \$1000, whichever is greater.

**9) Once all of your work is complete your Specialist will submit a final invoice.**

Once all of your repairs are complete, your Specialist will prepare a final invoice and submit that to your insurance company. After confirming the work is finished, your insurance company will cut you a check for the depreciation that was withheld and mail it to you. Once your depreciation is released this completes the insurance process and your insurance company will close your claim.



**If you have any questions call 937-293-ROOF (7663) or 855-314-HAIL (4245)**

**[www.QualityOneExteriors.com](http://www.QualityOneExteriors.com)**