

Step-By-Step Guide Through the Roof Insurance Claim Process

What is Storm Damage Roof Insurance?

A lot of steps are involved in the process of getting a new roof through insurance. Before discussing the necessary procedures, it's essential to determine what roof insurance from hail damage is.

Partial vs. Full Coverage Roof Insurance Plans

Most insurance agencies offer partial or full coverage for damage caused by hail. A common partial coverage option is to offer "actual cash value" for a hail-damaged roof. However, purchasing full roof replacement coverage is an ideal choice if you live in a hail-prone area or your roof is new. Sometimes, insurers will recommend a replacement even if you don't have this policy when the damage proves too much for a simple fix. Don't forget to watch out for those deductibles!



1

Document the Damage

Be as thorough as you can! Take pictures or videos of every broken shingle, leak or misplaced layering.



2

Get Estimates from Local Contractors

Contact multiple contractors to get different quotes. Whatever you do, don't have a contractor begin work before meeting with the adjuster. This might impact your claim!



3

Schedule the Meeting and File the Claim

Document every conversation you have with the insurance company. An insurer should discuss your coverage and next steps—one of which is scheduling a meeting with an inspector. Be sure to submit the claim in a timely manner.



4

Meet with the Adjuster

Attend the meeting with the adjuster to ensure they don't miss anything. Document or ask for an electronic copy of everything said during the inspection and request a copy of the claim. Understand your coverage and ask questions if you're unsure.



5

Hire a Contractor to do the Work

Don't make your decisions solely on cost. One business that's more cost-effective might produce lesser quality work. Choose a contractor with a timetable that fits your schedule and needs.

We understand that your plate is full, so Renowned Building Solutions handles the nitty-gritty. **We'll perform the first inspection, file the claim and meet with the adjuster.** On top of that, we'll take care of your renovations in a timely manner. With over 10 years of experience, we'll take the time to ensure everything's done correctly.

Call us at (844) 736-6961 if you have hail damage on your roof!