

# Roof Insurance Claim Assistance for Hail and Wind Damage



**Elevation Restoration's insurance claims assistance** program allows the homeowner, commercial property owner, or property management company to participate in the claims process as much or as little as he or she chooses. Our expert claim representatives will manage the entire claim for you, or simply serve as a consultant. Our goal is to make the claims process as easy and worry free as possible.

**Elevation Restoration's insurance assistance program** begins with evaluating the overall project. One of the first things we look at is safety. We ensure safety for others and the safety of personal items that could be affected during the course of the project. We look at the access and pitch of the roof and what type of products were used on the existing roof. We verify building codes and upgrades that could be required by the building department in your area. After gathering all this information we create a detailed estimate with the Xactimate program. Xactimate is used by most insurance companies to determine the fair amount of loss to the exterior of your home.

Elevation Restoration will schedule an appointment to meet with your insurance adjuster to determine the amount of damage and go through our Xactimate estimate. The adjuster will then create his or her own estimate. Some adjusters have the ability to create an estimate at your home or project and cut your check. Others might e-mail your estimate and send your check through the U.S. Postal Service. Still others will send both your estimate and your check through the U.S.

Postal Service. Most insurance companies will make the checks payable to the policy holder and the mortgage company. Once the estimate has been received by the policy holder, let Elevation Restoration know so we can review the insurance companies estimate for accuracy. On average, 20% gets missed, so we want to review the insurance paperwork thoroughly. Most insurance companies depreciate the amount of the loss based on the life expectancy of the products used and the length of time since the existing roof was installed. With most insurance policies, the depreciation is recoverable at the end of the project. If the estimate is correct, then we can move forward with completion of the necessary repairs. If the estimate is incorrect then Elevation Restoration will contact your insurance adjuster and determine what adjustments need to be made to settle your claim. After all the repairs are complete, Elevation Restoration will provide a full detailed invoice.