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The Insurance Claim Process

To select a roofing contractor is very different from a traditional roofing contractor selection. This step-by-step comparison explains the difference between a competitive bid scenario and an insurance claim scenario – saving you time and effort.

COMPETITIVE BID PROCESS	INSURANCE CLAIM PROCESS
<p>1 Your roof is getting older, and you think it may be time for a new roof -- but it will be up to you to pay for it.</p>	<p>Your roof was damaged by a storm. Since you have insurance for these scenarios, it will be up to the insurance company to pay for the new roof, less your deductible, as part of your coverage.</p>
<p>2 If you don't already have a roofing company selected, you contact a few companies to request a bid.</p>	<p>It's up to the insurance company to determine the extent of the damage, what needs to be done to fix it, and how much it will cost to fix it. Rather than initially calling the roofing contractor directly, you'll want to work with your insurance company to file a claim and have an adjuster inspect the damage.</p> <p><i>Note - if you are unsure if there is damage, your insurance company may request that you have a respectable roofing company inspect the roof first. But if there is catastrophic damage, many companies do not require an inspection from a roofing company prior to an adjuster's inspection</i></p>
<p>3 When you have 2-3 bids, you review the contractors' work quality and prices.</p>	<p>The adjuster visits your home to do an evaluation and creates a report of the work to be done, which includes a detailed analysis of the costs as they are established by the industry in your particular region. The insurance company sets their prices based on industry standards and pays accordingly. Your task in this step is to locate a reputable contractor who will do quality work, whether by insurance recommendation or independent research.</p> <p><i>Note - While the insurance adjuster's report is usually very accurate, it is not uncommon for them to miss items that should be included. So it's in your best interest to have a trusted roofing contractor be your advocate in the process to verify that the adjuster included everything.</i></p>
<p>4 From your bids, you select your contractor, sign with them, and get the work done.</p>	<p>While there are many ways the contract can be handled, Belmont Roofing offers an agreement-style contract. The first step does not obligate you to any costs; it simply authorizes Belmont Roofing to do the work if the insurance company agrees to repair or replace the roof.</p> <p>After the adjuster provides a report with the scope of work needed, we will meet with you to discuss an addendum that details the actual specifics (such as single color, gutter work, etc) of the work to be preformed. Once signed, this serves as the contract between Belmont Roofing and you, according to the insurance company's specifications.</p>

WE ARE YOUR TURNKEY ROOFING EXPERTS