Steps To Filing a Homeowner Claim

Preserve all photos and videos of the damage if you captured any

1) Retrieve the Insurance Policy information for the coverage on your home or property. Some carriers have an app (Hover, etc.) to help manage a claim and it may be easier to use that.

2) Call the ***claims department*** of your insurance carrier. Many homeowners try to call their Agent, but the agents don't work on claims. They are only in charge of selling you the policy and making changes as your coverage needs change. Let them know you have had your property inspected by a professional roofing company, and you are at the phase of filing a claim.
The claims department will ask a few questions in relation to your claim.

- When was the date of loss?
- What type of loss was it? (hail, wind)
- Have you had to make immediate repairs during the loss to prevent further damage to your property? Keep receipts and invoices, photograph temporary repairs. A perfect example of this is a temporary tarp or cutting the drywall out.

3) They will generate a claim number for you and later assign an adjuster to your claim to inspect the damage. If they don't schedule the adjuster appointment in that same phone call, you'll receive another phone call from your assigned adjuster later.

4) Your claims adjuster will reach out to you to schedule the inspection within a few days. ***Please let us know when that is scheduled*** so we can be there and show them the damage we found. It is important that they don't miss anything during the initial appointment so they can build a more inclusive estimate for the scope of work. We can see everything a lot better first-hand rather than sending photos later.

5) Once the adjuster inspection is complete and damages are approved for repair or replacement, you will receive an estimate of what they think it will take to restore the property using their estimating software. Please share that with us so we can confirm the estimate includes everything needed to restore the damage and complete the work, or if supplemental items are needed.

6) Complete the repairs and provide the paid invoices to your carrier along with required documentation to make sure you are reimbursed and indemnified from the claim.

Questions You Should Ask Your Insurance Carrier

If this is the first time you've filed a claim with your insurance carrier, it can be a little overwhelming when trying to understand the definitions, terms, descriptions, and layout of a damage assessment or claim summary. Here are some good questions to ask so you can learn about the process and what type of coverage you have that applies to your claim.

If you are not covered for everything required to complete the work with regards to meeting local code or manufacturer's installation requirements, you may have to pay out of your pocket for certain code upgrades/requirements or manufacturer's requirements. Ask the questions in the section below about your coverage and how you will be reimbursed when talking to your representative.

1. What type of policy do I have?

   ACV?
   RCV?
   Percentage Of Home Value?
   Other?

2. How much is my deductible?

3. Are there any applicable **exclusions**?

4. Do I have Ordinance and Law coverage? (Code upgrades)

5. What is my statute of limitations to complete the work? How do I file an extension if needed?

6. ***Can you explain how the Loss Settlement Provision works for my policy?*** (How a claim is paid out and how you are indemnified)

My Claim Number: _____

My assigned Adjuster's Name: _____

Adjuster's Phone Number: _____

Adjuster’s Email address: _____

As always, please reach out if you have any questions, concerns or want to learn more about insurance claims.

The most important thing when filing a claim is to write down EVERYTHING. Even if it seems insignificant or irrelevant. You can always scribble out things you wrote down or delete them from your phone later.

Stay Icon Dry™

Sincerely,

Icon Roofing

Office@iconaz.com

(480)427-7600

801 S. Power Rd. Ste. 202, Mesa, AZ 85206

ROC #: 333889 CR-42