



PART.4

A faint, light gray line-art outline of a house with a chimney and a gabled roof serves as a background for the lower half of the page.

Everything you Need to Know **HOMEOWNER EDUCATION**

Filing the Claim

Best Practices

Empower the homeowner by educating them on their responsibilities in the claims process. The first task for them is to contact the insurance company to kick off the claims process. If they understand the process they will be more of an advocate for you in getting the claim approved.



1 Post-Storm

In general, after any event that affects their home the homeowner should take photos immediately.

- If possible, they should try to find some photos of the property recently before the storm, this will be a huge aid in the process later.
- The contractor will perform an initial inspection to see if the damage qualifies for a claim.

2 Review Policy

Every policy can vary. Have the homeowner get together all their insurance documents.

- Verify the coverage. The declarations page of the policy should have this information. The contractor should craft the estimate around the policy type.
- Begin deductible education. The policy will have the cost clearly outlined, make sure the homeowner understands it is their responsibility to cover the deductible.

3 Contact Insurance

- In the initial call, the homeowner will have to verify information and report the incident. Notate the claim number given.
- Have the homeowner notify the insurance company that you will be working with them on the restoration. Emergency repairs can be addressed at this time.

4 Claim Paperwork

The insurance company will have the homeowner fill out additional paperwork regarding the claim.

- The contractor will help them provide a detailed report to submit to the insurance company. Advise them not to submit any documents to the insurance company without reviewing it together first.
- If the homeowner has suffered additional loss due to the same storm like person belongings etc, they should document and report that as well.

5 Temporary Repairs

- The contractor will recommend temporary repairs or tarping be completed to decrease the likelihood of further damage while the roof is vulnerable.
- These initial repairs may need to be paid out of pocket while the claim is being reviewed, but they are very important to complete as soon as possible. The contract will add these services to the claim and will fight to get it covered as well.



Homeowner FAQ's

Educated Contractors have an Advantage

When a roofing professional conveys a strong knowledge of the insurance claims process he/she can instill confidence in the homeowner by ensuring a more complete payout and proper restoration. Here are some popular homeowner questions during the claim process.

Q What should my first steps be?

If your home has been damaged or destroyed, you are likely to feel overwhelmed by the loss and by the repair, replace and recovery process that lies ahead. If your property was insured, that insurance policy is the best vehicle to get you back home. If this is your first experience with a large insurance claim, recognize that it's basically a business negotiation.

When it comes to insurance lingo, laws and construction estimating... you're not on a level playing field with the experienced insurance company. But although you may be unfamiliar with your policy and the process in general, there are laws and rules that give you rights. Use them to negotiate and recover the full benefits you're entitled to under the policy you paid for.

Q Will you cover my deductible?

No, we will not cover your deductible. Roofing contractors who say they will cover the deductible are committing insurance fraud. We pride ourselves in being honest and fair with all of our customers and therefore we do not compromise on our ethics.

Q Do I need bids from other contractors?

No, you do not need to get more than one estimate. As the homeowner you can choose the contractor you want to do the repairs. Your insurance company may suggest to get more than one estimate, however, if you get multiple estimates your insurance company will most likely go with the cheapest estimate and not the best quality option.



Q How can I get a fair settlement?

If you're like most people, your home is your biggest asset. Insurance companies often read their policies with a bias that is too much in their own favor. Don't accept an insurance company's calculation of what they owe on your claim without getting other opinions.

Q Do you follow price guidelines?

The insurance company will only pay according to its "pricing guidelines" but they don't match what local contractors are charging —what can I do? Computers don't repair and build homes... licensed contractors do. Your insurance company owes you for what an experienced and reputable contractor would charge you to do the required work to put your home back to its pre-loss condition. Insurance companies use guideline pricing and "Xactimate" (computerized home replacement cost estimating software) to predict how much materials and labor should cost. But an estimate prepared by a qualified local, licensed and bonded contractor who has visited the loss site and reviewed information about the pre-loss structure is generally the most reliable basis for a claim settlement.

Objections: Bids

The benefit of working insurance related roofing jobs is that the typical biggest objection-- price-- is not really an issue. Since these roofs are bought and paid for by the insurance company, the homeowner isn't buying based on price. The best selling technique is educating homeowners on the process and easily handing their objections through education.



3 Bids Objection

“My insurance said I need to get 3 bids.”

Some insurance companies have made the multiple bid process mandatory and others have not. In the case of roof damage, homeowners usually assume the safest bet is to get bids from at least 2 or 3 contractors before settling on one. That's certainly wise when it's a “retail” job – one that won't be paid for by an insurance provider.

However, after a devastating storm or other event covered by insurance, homeowners may be well advised to be very careful when bidding out work, especially when a low bill crosses their desk. While it's in the insurance company's best interest to payout a compensation that ensures the repairs or replacement is done right and will result in a durable long lasting roof, they also want to keep their costs at a minimum. When presented with multiple bids, an insurance company will invariably choose the lowest one.

Homeowners need to know to be careful when getting competing quotes, to make sure they are comparing “apples to apples.” Once an insurance company agrees to a bid, they will not be responsible for any extra compensation that was not presented on the original bid.

How to Coach the Customer:

Why is the insurance company asking for 3 bids?

- Saving them money. The insurance company will want to go with the lowest bid.
- Not in your best interest. The lowest bid is lower because its most likely using subpar products and installation methods. The lower the bid, the less you get.
- You have been paying a high premium for years, and they want to cut corners on the replacement cost.

We can still provide 3 bids.

- Good, Better, Best Estimating: We can provide three replacement estimates that are all fair to you as a customer and fair to the insurance company.

How to get the project rolling faster:

- Have the customer sell you to the insurance company and have them on your side.
- You are the contractor they are choosing. Ask them if they have this in writing on their policy – that it is a requirement IF the insurance company pushes back on not getting 3 bids.
- They need to choose a contractor they trust, not the cheapest.



Other Objections

“I want to use a local contractor.”

- We may not be a local company but use local labor and supplies, to put money into the community and local economy.
- We are a high quality company that specializes in handling this type of roofing work, that's why we travel to other locations. If you are working in a community that does not typically have this type of adverse weather, the local companies may not have the proper experience to assist homeowners.
- **TIP:** To combat this type of objection, it may be best to get more involved with the local community. If you are working in a community that has been severely affected by a storm, you should volunteer time to local support centers. Outreach to help those displaced by the storm to build local relationships.

“I’m worried about my premium going up.”

- If a high number of homeowners are affected by a storm in your area, your insurance company is getting hit with many claims and your premium may increase whether you file a claim or not.
- Situations like these are the reasons why home insurance exists. USE IT and protect your investment.

“I can’t afford my deductible right now.”

- Sometimes a homeowner will have an issue making the deductible payment work with their budget. This does not mean it's okay to eat the deductible!
- There are many options these days for homeowners to finance their deductible payment. Make sure you have information on these options ready to discuss with them during your presentation.
- Remind the homeowner that the roof damage will escalate, and if they wait to report it outside of claim window they will have to pay the full replacement out of pocket.

“I’m waiting for storm season to be over.”

- Most of the time, hail damage doesn't lead to visible leaks in the homes interior right away. This doesn't mean there is not substantial damage to the roof. Hail degrades the top layer of protection of their roof system, leaving the lower levels vulnerable. Water can penetrate the roof and cause greater damage including dangerous mold.
- Its vital to mitigate the damage at the early stages to prevent water damage that can become toxic to inhabitants. It is also less expensive to replace the shingles than it is to have to replace the whole roof, decking, and pieces of the interior later due to water damage.



Contractor Education

Finding the Right Contractor

As a roofing contractor is it advised to understand unethical practice and avoid them. It's also very important to educate homeowners on how to select the right contractor (and that it's you!)



Homeowner Tips

- Watch out for unsolicited offers or contractors claiming they can perform repairs at a discount with leftover supplies from another job
- Verify a contractor has a license with local and state licensing boards (if your state requires it)
- Additionally, ensure the contractor is licensed for the job. Check to see if a company is properly licensed and if there are any consumer complaints filed against a licensed contractor at the Department of Professional Business Regulation
- Check for proof of insurance and verify with the insurer that their policy is current
- Check to see if the contractor is bonded and verify with the bonding agency
- Never pay the full amount of a repair upfront and hesitate before providing large deposits
- Read the entire contract, including the fine print, before signing to ensure it includes the required buyer's right to cancel language. Understand cancellation rights and penalties you may experience for canceling
- Do not sign a certificate of completion or make final payment until you are satisfied with the work performed

Public Adjuster Education

"Why do I need a Public Adjuster?"

- Public adjusters handle the entire claim process; They file, estimate, constantly communicate with the insurance company, and negotiate the claim for YOU, not for the insurance company.

"What is a proof of loss?"

- Proof of loss is a legal document that estimates how much is being claimed under the policy limit and is used to show the insurance carrier what your claim is worth. This amount will be negotiated with the insurance company.

"Why does my insurance company need/want a recorded statement?"

- The insurance company may request a recorded statement so they can compare it against any other statements made about the accident in order to discredit the statement based on inconsistencies and find reasons to deny your claim.

"What happens after the initial payment?"

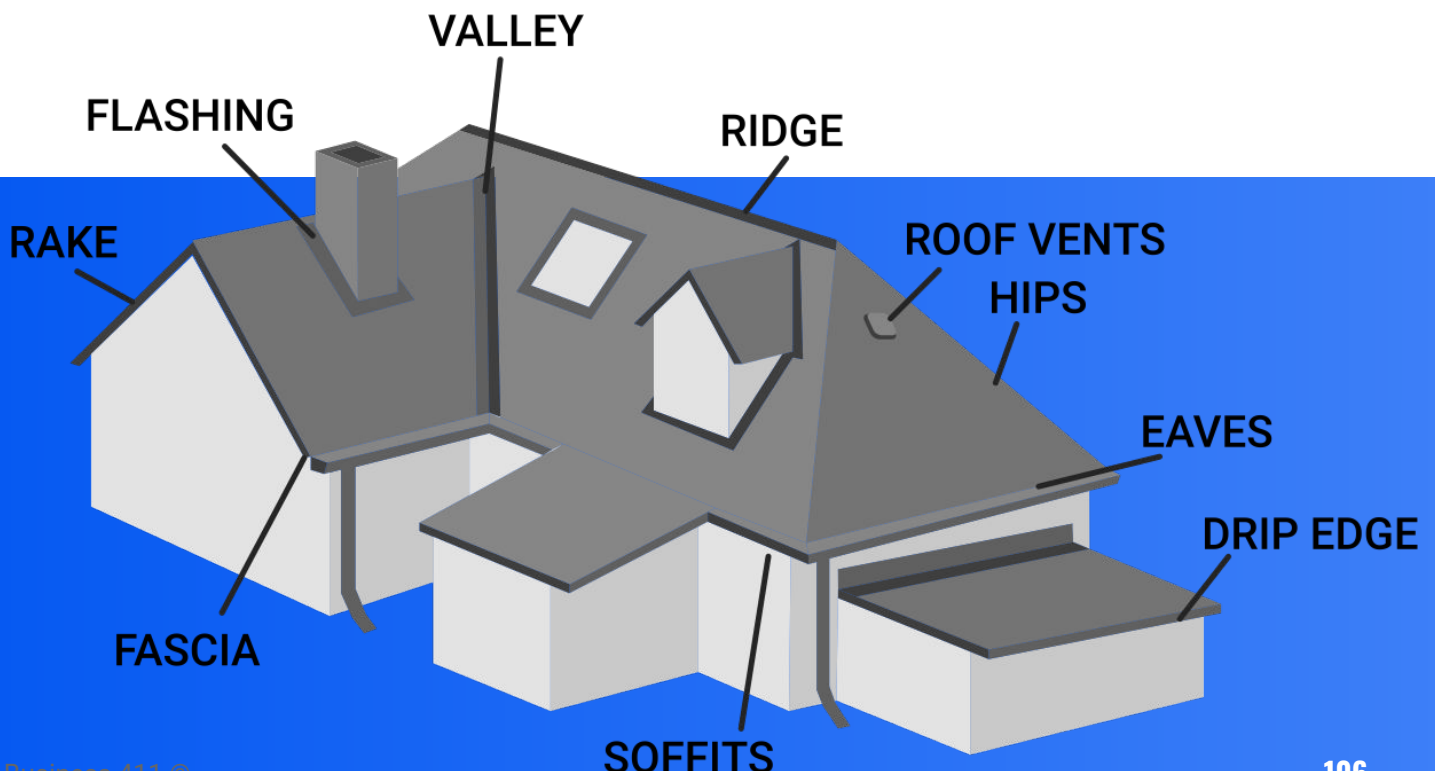
- After the initial payment we move forward in an attempt to settle. If there is a large discrepancy between the insurance company settlement offer and the claim estimate we move into reinspection, mediation or appraisal

Presentation and Roof Education

The detailed report you created for the insurance company is the best tool for educating the homeowner as well. It goes over all your recommendations and builds trust between you and the client. Now they understand the importance of getting the work done and see you as the expert.

Roof System Education

- Make sure the client knows that you install the best and premium roof systems for your customers when working on their claims and replacing their roof systems.
- Install the best roofing system available for the price your insurance company will cover.
- Often the insurance company is trying to give you the minimum and compromise quality on the installation. That's why we document which system is the best in the report so that the client gets the best outcome.
- The goal is to work with clients to help their insurance company see the value in protecting your home correctly.
- Use manufacturer content to breakdown how this system will benefit them. In the worst case scenario that the insurance company does not cover the "Best" system for them, the homeowner will recognize the value and pay the difference.



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