



BERKESHIRE
EXTERIORS

9

Things

*You Must Know
Before You Call
Your Insurance
Company*





BERKESHIRE
EXTERIORS

9 Things You
Must Know
Before You Call
Your Insurance
Company

2951 100TH COURT NE
SUITE 136
BLAINE, MN 55449
763.746.4913
WWW.ROOFINGMN.COM

Having knowledge of key concepts before you call your insurance company to file a claim can save time, add credibility, and reduce headaches. Having an approach to organize key documentation can also be useful at key points throughout the restoration process. Knowing these nine things will be valuable as you navigate your way through the claim process.

1 Know the exact storm date and approximate time your home or business incurred the damages.

Your insurance company will ask you this, so it's handy to have it written down when you call. Also have a general idea of what has damage. You will be asked to name the general areas that have damage, like the roof, siding, gutters etc. Equally significant, it's smart to mention both wind and hail damage as this information will appear on your insurance adjuster's service sheet. This tends to yield a more detailed and careful evaluation by your adjuster due to wind damage being less evident, and harder to identify quickly.

2 Have a hail damage specialist from a reputable restoration company evaluate the extent of your damage before an insurance adjuster arrives.

This is important for two primary reasons. First, a person who looks at hail damage regularly can see things that others cannot. Some damage is obvious, some is not. Second, a contractor will know the approximate cost of the needed repairs and that written data can be cross referenced with the insurance adjusters estimate. Often times hail damage adjusters are from out of state and not as familiar with local labor and material costs, construction methods and local construction codes.

3 Know your current home mortgage information and other primary lien holders against the damaged property.

The adjuster will ask this, and cross reference the information you give with what is on record at the insurance company. If they don't have the most recent or correct information, a check to begin the repairs may be written with the wrong lender as an endorsee. Imagine the headache of trying to get a signature on a check at a location you're no longer on record with or no longer in their system of borrowers. Also, a mortgage not current can also slow the payment process.



BERKESHIRE
EXTERIORS

9 Things You
Must Know
Before You Call
Your Insurance
Company

2951 100TH COURT NE
SUITE 136
BLAINE, MN 55449
763.746.4913
WWW.ROOFINGMN.COM

4 All insurance adjusters are not the same.

Some are local staff adjusters, and some are independent national adjusters contracted to adjust claims when local claim adjuster resources are exhausted. The two differ greatly. Generally speaking, local claims adjusters are salaried employees of the insurance company, with a broader license for automotive, fire, property and casualty claims. Local adjusters tend to be more conservative when adjusting damage, and are more likely to pay for repairs than replacement. Conversely, independent adjusters tend to be paid a commission or percentage of the damage they find, and are more liberal in their adjusting decisions. Independent adjusters seem to be more knowledgeable specifically in hail and wind damage identification as their focus.

5 Hail and wind damage adjusters will only consider damage that is four feet and higher.

Anything lower than four feet high, insurance adjusters tend to call “mechanical damage”, that is damage caused by something other than wind, hail or flying debris. Weed whips, lawnmowers, children, balls and animals are all examples of things that can cause mechanical damage. An experienced hail consultant knows the difference, and can easily tell the difference between mechanical damage and storm damage, and will negotiate this point with your insurance company.

6 Know the year that your home was built.

Specifically the roof, siding and or gutters. The insurance adjuster will use the age to calculate depreciation. That is the standard amount the insurance company will hold back until the repairs are complete. The newer the home, the less depreciation held back. Equally significant, a roof's age determines the standard threshold for total replacement. A newer roof requires less damage than an older roof. This damage threshold formulation takes in to account old damage, weathering and other key variables. An experienced hail damage specialist will have knowledge of this process.

7 Estimate and document the replacement cost of personal property that sustained damage.

A grill cover, shed, patio furniture, landscape lights and planters are examples of what insurance companies refer to as personal property. Receipts are very helpful, as some adjusters will use that information to research replacement cost. For example, if patio furniture was purchased at HOM furniture in 2006, the adjuster may go to their website and find the current price of a similar set up. Preparing this ahead of time can save them time and effort, something adjusters tend to appreciate. If detailed information is not available, a fair approximate cost is often agreed to on the spot. Know your approximate cost comfort zone ahead of time.



BERKESHIRE
EXTERIORS

9 Things You
Must Know
Before You Call
Your Insurance
Company

2951 100TH COURT NE
SUITE 136
BLAINE, MN 55449
763.746.4913
WWW.ROOFINGMN.COM

8 It pays dividends to have an experienced hail damage consultant present at the time of the insurance adjustment.

*Knowing the standard process and insurance adjusting nomenclature is important, and being comfortable inspecting a roof proves vital. You **do not** want a representative working for the insurance company the only professional on site, and the only one familiar with the process. A good hail consultant will have closely evaluated the damage ahead of time and define the extent of damage, then professionally work alongside the adjuster as they survey the damage. Given the right approach, adjusters will be glad they had assistance, and be comfortable in an agreed scope of damage. This prevents them from having to come back and moves the process ahead very quickly. This is where Berkshire Exteriors excels.*

9 Schedule a morning adjustment appointment if possible.

In the morning, insurance adjusters are fresh and well rested, the air temperature is cooler and the shingles are not scorching hot. Trust us, being the last appointment on a scorching hot day full of climbing ladders and walking steep roofs is just not a good idea!

BERKESHIRE EXTERIORS is a specialized roofing company and roofing contractor based in Blaine, Minnesota. They provide a variety of roofing and exterior construction services with unique programs and solutions to meet your construction objectives and project budgeting goals. They also provide quick and organized Hail Damage Reports and insurance claim negotiation solutions to meet your schedule and specific circumstantial needs.