



Florida Homeowners Insurance Claim Guide

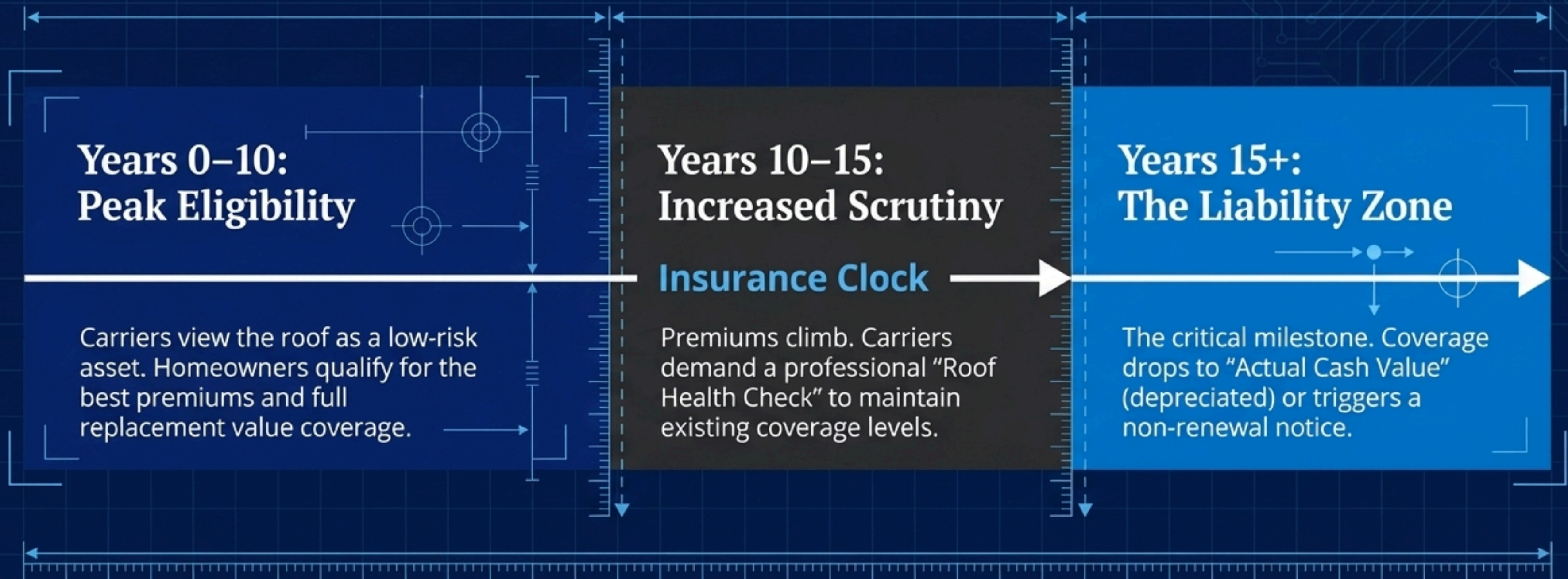
Pre-Storm Preparation & Risk Mitigation

The Jacksonville Reality: Mind the Skepticism Gap



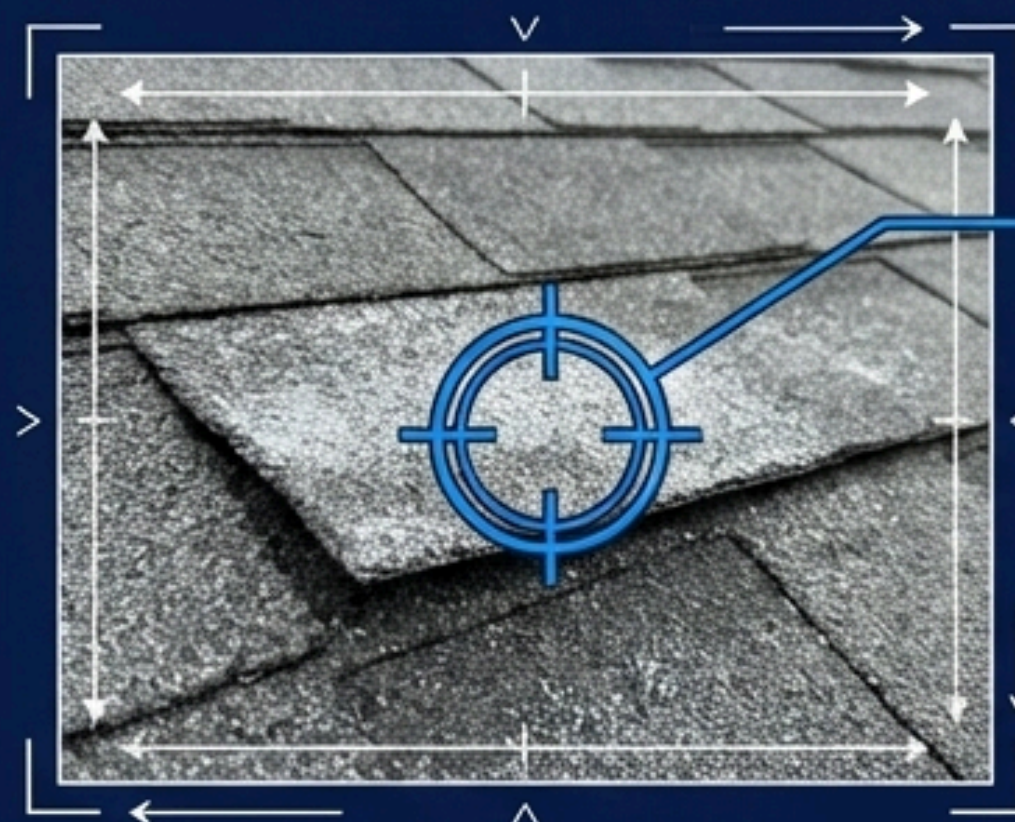
Key Insight: In premium neighborhoods like Riverside and San Marco, insurance carriers no longer take your word for it. Without mathematical weight and documented technical proof, your roof is viewed as a liability, triggering premium spikes or sudden policy non-renewals.

Audit Your Age: The Carrier's Timeline



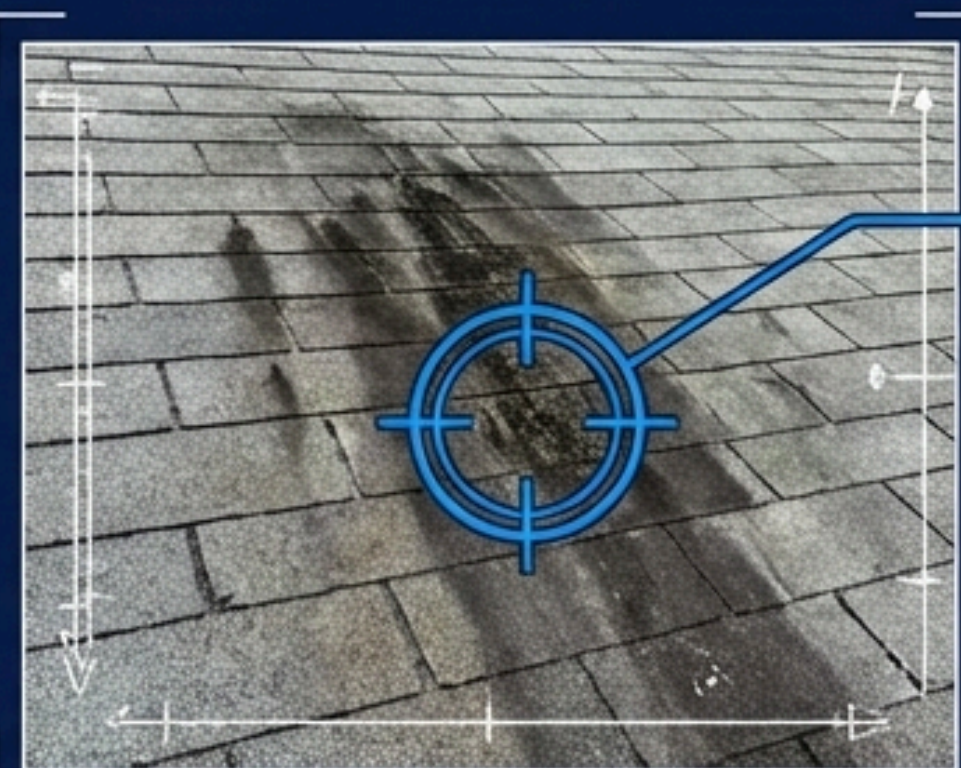
- **Asphalt Shingles** face the critical renewal window directly at Year 15.
- **Premium Galvalume Metal** roofing extends the peak eligibility window to 25–40 years.

Spotting the Liabilities: Four Pre-Storm Red Flags



Shingle Uplift & "Chalking"

White, powdery residue indicates the loss of asphalt's UV protection. The shingle becomes brittle, losing its 130-mph wind resistance.



Algae & Mold Growth

Gloeocapsa magma thrives in North Florida's winter moisture, creating dark streaks that trap water against the decking, rotting the wood from the outside in.



Interior Leaks

Even minor yellow ceiling spots indicate a total envelope breach that has already bypassed decking and insulation.



Improper Flashing

Previous "patch jobs" or standard caulk on historic chimneys are immediate red flags for adjusters citing owner negligence.

The Hidden Danger: Anatomy of a Failure Point



Core Thesis

90% of local roofs do not fail in the field of the shingle—they fail at the critical transitions.

The Historic Challenge

Mass-produced, “off-the-shelf” parts cannot adapt to the unique rooflines and intricate chimneys of 100-year-old San Marco and Riverside architecture.

The Water Trap

When mass-produced flashing is forced to fit, it creates microscopic gaps. North Florida’s 90% humidity infiltrates these gaps, trapping moisture and rotting the substrate long before a visible leak appears in the living room.

The Solution: 'Technical Grit' vs. Standard Execution

Standard Installation		A&T Custom Fabrication
Fit	"One-size-fits-all" pre-bent kits.	Custom metal trim and flashing tailored to exact architectural angles.
Masonry Link	Relies on surface-level caulk that dry-rots in the sun.	Utilizes mechanical "reglet" mortar locks, cutting directly into brick to tuck metal inside for a permanent seal.
Wind Resistance	Prone to rattling or peeling in 100mph gusts.	Engineered for High-Velocity Hurricane Zones (HVHZ) using reinforced perimeter metal and 6-nail patterns.
Accountability	Relies on out-of-town crews who vanish when moisture traps appear.	Provides local accountability with a permanent Duval County presence.

Material Strategy: ROI and Insurance Eligibility



Architectural Asphalt Shingles (The Traditional Shield)

- Insurance Eligibility Window: 15–20 Years.
- Treated with Algae-Resistant (AR) granules to combat *Gloeocapsa magma*.
- Meets 130-mph FBC wind resistance when mechanically fastened with precision.

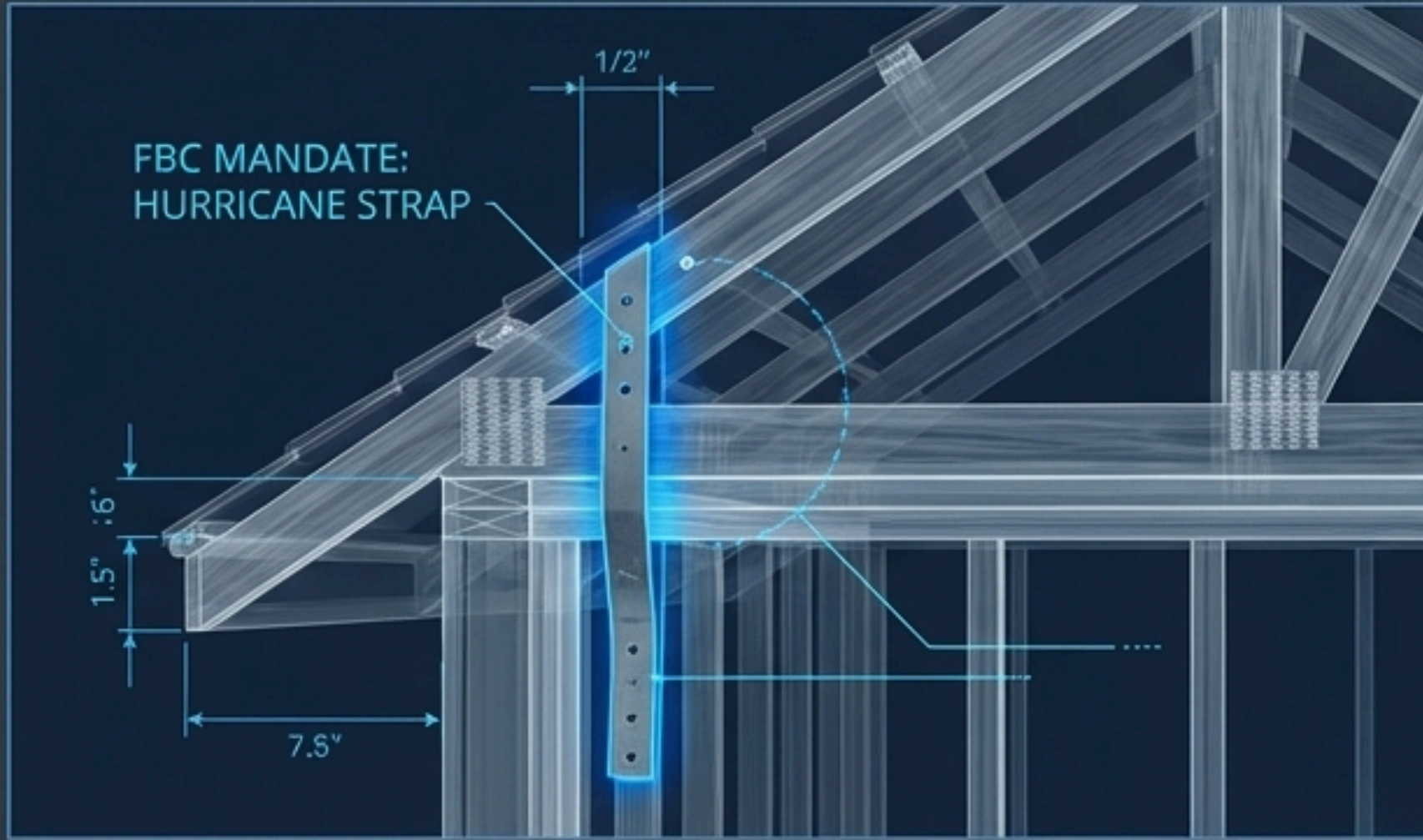


Galvalume Metal & ACM Panels (The Durability King)

- Insurance Eligibility Window: 25–40 Years.
- Engineered to defeat First Coast salt air and heat; entirely immune to mold and algae.
- Features A&T's industrial-grade local fabrication (as utilized in our commercial Sandvik ACM project).

Structural Reinforcement: FBC Compliance

Visual Evidence



Technical Breakdown

The HVHZ Reality

Jacksonville sits in a high-velocity hurricane zone. The material on top is only as secure as the structure holding it down.

Hurricane-Strap Inspections

The Florida Building Code (FBC) mandates metal straps tying the roof directly to the home's walls. These are the only things keeping the roof attached during a Category 3 storm.

Insurance Leverage

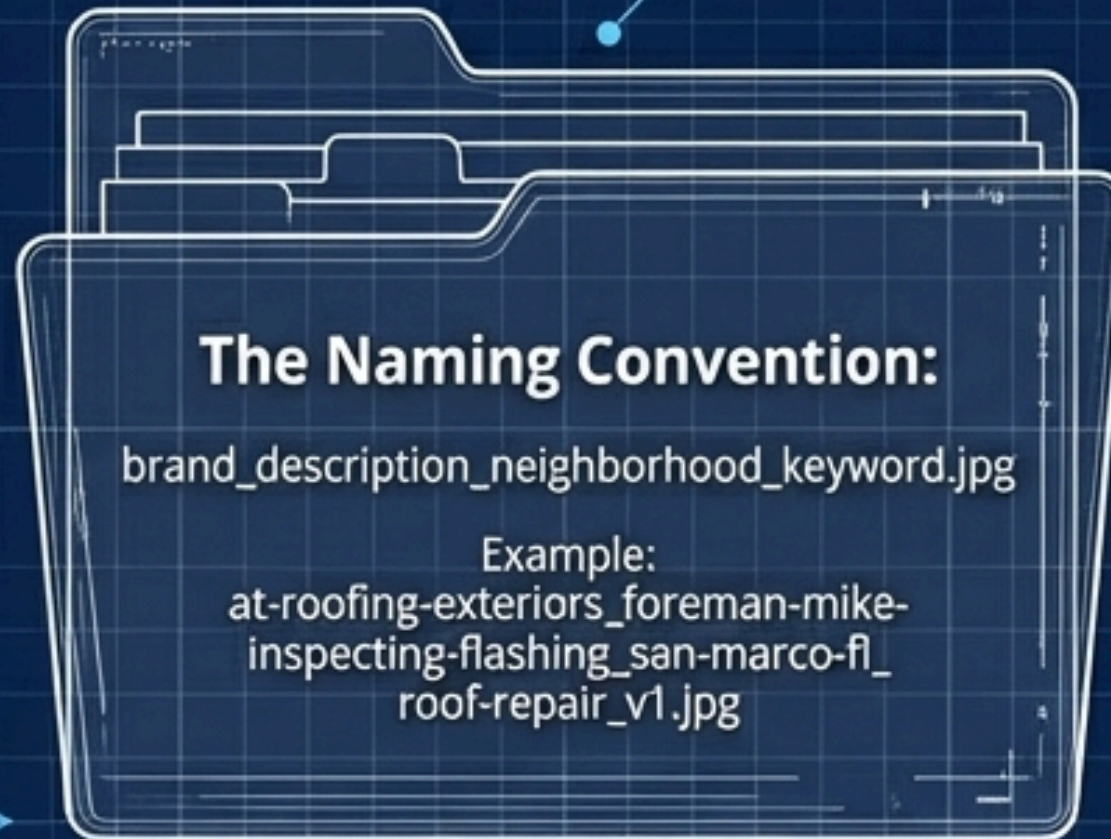
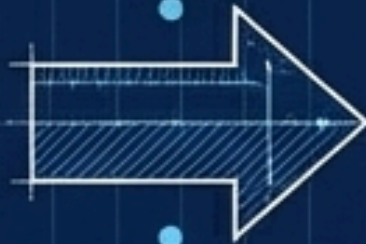
A&T accesses the attic to date-stamp and document these specific strap installations, providing the exact proof carriers require to issue wind mitigation premium credits.

Administrative Defense: Building Your Proof Library

Proof Over Claims



In a high-ticket industry, visual evidence is your ultimate leverage. We replace technical ambiguity with high-resolution, irrefutable data.

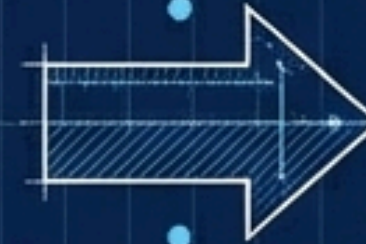


The Naming Convention:

brand_description_neighborhood_keyword.jpg

Example:

at-roofing-exterior_foreman-mike-
inspecting-flashing_san-marco-fl_
roof-repair_v1.jpg



The Result



Forces carriers into an offensive payout position by proving an absolute lack of owner negligence.

The Accountability Gap: Local Mastery vs. Out-of-Towners



The Commercial Trap

After a storm, traveling crews from Georgia and Kentucky flood the market, winning bids with low numbers. They lack a permanent stake in Duval County. When 90% humidity traps moisture and rots the substrate months later, out-of-state crews vanish, leaving a massive accountability gap.



The Local Advantage

A&T Roofing and Exteriors lives in the neighborhoods we protect. We provide immediate emergency response and possess the specialized knowledge required to seal historic San Marco and Riverside architecture against driving rain.

The Synthesis: Constructing Your Trust Moat

Physical Defense

- Technical Grit, Custom Metal Fabrication, FBC Compliance.



Administrative Defense

- VAA Proof Library, Date-Stamped Inspections, GAF-Certification.



The Trust Moat

- A fully de-risked financial asset protected against premium hikes and storm damage.

1.

1. Audit Your Age & Timeline

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2. Spot Ground-Level Red Flags

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3.

3. Prepare & Seal Critical Transitions

We are netting your roofing prepare & seal trn critical transitions.

4.

4. Document with Visual Authority

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5.

5. Connect to Local Mastery

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EDUCATIONAL DISCLAIMER & COMPLIANCE

This guide is provided for EDUCATIONAL PURPOSES ONLY. A&T Roofing and Exteriors serves as your professional roofing partner, providing technical documentation, condition assessments, and FBC-compliant construction resources.

We do NOT provide 'Claim Assistance' or 'Public Adjusting' services. For specific insurance claim handling, policy interpretation, or legal advice, homeowners must consult with a licensed insurance broker, public adjuster, or legal counsel.



Secure Your Asset Before the Storm

Don't let your home be 'perfect but quiet' until it's too late. Move from a defensive crouch to an offensive market position by addressing hidden vulnerabilities today.

Enroll in the Homeowner Protection Program: Book your Complimentary Maintenance Inspection

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