

Your Complete Roof Insurance Claim Guide

**What to Expect, What to Watch For, and How to
Make Sure You Get Every Dollar You're Owed**

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Introduction

Got roof damage? You're not alone — and you're probably wondering what comes next. The good news is, the process is straightforward once someone explains it clearly.

The bad news? Most contractors won't walk you through it. Most insurance companies won't either. And the ones who do often leave out the parts that cost you the most money.

This guide is different. It covers every step, the things that typically go wrong, what your rights are as a Homeowner, and how to make sure you end up with a complete, code-compliant roof — not just whatever insurance felt like paying for.

Let's get into it.

Step 1: Get a Free Roof Inspection From a Contractor First

Before you call your insurance company, have a roofing contractor inspect your roof. This is the most important first move most homeowners skip. Be careful if you decide to contact your Insurance Agent, this could trigger an unwarranted claim.

Here's why it matters:

- You'll know whether you actually have damage worth claiming.
- You'll have a professional inspection report in hand before your adjuster shows up — which puts you in a much stronger position.
- If the damage doesn't exceed your deductible, filing a claim may not be worth it. A good contractor will tell you that upfront.

What we provide: A full inspection report with photos (including photos taken with a drone), documentation of damage, and an honest recommendation on whether to file.

NOTE: If you have an active leak or visible damage after a storm, temporary repairs (like tarping) may be needed right away. Many insurance policies actually require you to prevent further damage. A good contractor will handle emergency repairs and tarping for you as part of their service — and in most cases, that work is billed directly to your insurance company. Save all receipts regardless, as insurance will typically reimburse covered emergency protective measures.

Step 2: File Your Insurance Claim

Once your contractor confirms there's damage worth claiming, contact your insurance carrier's claims department to open a claim. **You'll receive a claim number — write it down and share it with your contractor right away.** They'll need it to coordinate on your behalf throughout the process.

IMPORTANT ABOUT TIMING: Most insurance policies require all repairs to be completed within 12 months of the date of the incident — **NOT 12 months from the date you filed the claim**, as many homeowners assume. Some carriers have different windows (longer or shorter), so check your specific policy and **don't delay**.

Major Carrier Claims Numbers

Carrier	Phone	Online
State Farm	(877) 859-1847	statefarm.com
Allstate	(800) 255-2669	allstate.com
Farmers	(800) 987-3373	farmers.com
Liberty Mutual	(800) 225-2467	libertymutual.com
USAA	(800) 531-8722	usaa.com
Travelers	(800) 252-4633	travelers.com
Nationwide	(800) 421-3535	nationwide.com
Progressive	(800) 776-4737	progressive.com
American Family	(800) 692-6326	amfam.com
The Hartford	(800) 243-5860	thehartford.com
Safeco	(800) 332-3226	safeco.com

Don't see your carrier? Call the number on your declarations page or insurance card and ask for the Claims Department.

Script for Calling In Your Claim

"Hi, my name is [Your Full Name]. I'd like to file a claim for storm/hail/wind damage to my roof at [Your Address]. The damage occurred on or around [Date of Storm]. I have a roofing contractor who has already inspected the property and documented the damage. I'd like to open a claim and get an adjuster scheduled."

Questions Insurance Will Typically Ask

1. Your full name and policy number
2. Property address
3. Date of the incident (storm/damage event)
4. Type of damage (hail, wind, water, fire, etc.)
5. Description of what was damaged (roof, gutters, siding, fence, etc.)
6. Have any temporary repairs been made?
7. Is the property currently safe and livable?
8. Are there any injuries to report?
9. Contact information and best time to reach you
10. Preferred method of contact for adjuster scheduling

TIP: You don't have to answer every question perfectly — that's exactly what your contractor is for. Their job is to guide the adjuster through the damage, point out anything you or the adjuster might have missed, and make sure nothing slips through the cracks. Keep your answers factual and specific, and let your contractor handle the technical details.

Step 3: The Adjuster Appointment

Your insurance company will assign an adjuster and schedule an on-site inspection to assess the damage.

Here's what most homeowners don't know: Have your contractor present at this appointment.

Why? Adjusters work for the insurance company. Your contractor works for you. Having your contractor on the roof alongside the adjuster ensures:

- All damage gets documented (not just what the adjuster notices on their own)
- Code-required items get flagged early
- Nothing gets glossed over or "missed"

A good contractor will coordinate directly with the adjuster on your behalf. This is one of the biggest differences between working with someone who knows this process versus someone who doesn't.

Step 4: The Adjuster's Estimate

After the adjuster visit, your insurer will produce a written estimate of what they believe it will cost to repair the damage.

Here's what almost nobody tells you: THE FIRST ESTIMATE IS ALMOST ALWAYS LOW.

Insurance adjusters routinely "forget" line items that are required for a complete roof system — things like:

- Starter shingles
- Step flashing
- Drip edge
- Ice and water shield
- Proper ventilation components

These aren't optional. They're required by building code. But leaving them off lowers the payout. That's where the supplementing process comes in. (More on that in Step 6.)

Your next move: Forward the adjuster's estimate to your contractor for review.

Step 5: Sign an Agreement With Your Contractor

Once the adjuster's estimate is reviewed, your contractor will present you with an agreement to complete the work — typically for the amount insurance has approved, or an amount you and the contractor agree on together.

We start the supplementing process (see Step 6) as soon as the agreement is signed, so you're not sitting around waiting. In fact, your roof may be fully installed before the supplementing process is even finished — and that's perfectly normal. The supplement work continues on your behalf in the background.

A NOTE ON YOUR RIGHT TO CANCEL: In most states, you have a 72-hour right to rescind (cancel) a roofing contract if your insurance claim is denied after signing. Personally, if your claim gets denied and we haven't started work, I'm not going to hold you to a contract you can't afford. That's not how I operate. I'm here to help you, not lock you into something that doesn't work for you.

Step 6: The Supplement Process

(This Is Where We Earn Your Money Back)

This is the step that separates contractors who know what they're doing from those who don't.

After reviewing the adjuster's estimate, your contractor's billing team will draft a supplement — essentially a corrected, complete estimate that includes every line item required to do the job right and to code.

What gets added in a supplement? Often things like:

- Ice and water shield (required by most building codes)
- Step flashing around chimneys and walls
- Starter shingles on all eaves and rakes
- Drip edge
- Additional labor for steep-slope or complex roofs

Basically, anything insurance missed in their initial lowball estimate that they owe you for to ensure you have a COMPLETE roof system.

Real example: If ice and water shield is now required by code but wasn't on the original roof, insurance won't automatically pay for it. BUT, if we show that code requires it AND submit photos proving we installed it, they will pay. You get a complete, code-compliant roof — not a shortcut.

Many contractors skip this step entirely and tell homeowners to just "figure out the difference." We don't do that. We negotiate on your behalf. Sometimes we get everything. Sometimes we make small concessions. Either way, you're better off having us handle it than going it alone.

We begin this process immediately after the agreement is signed so your project isn't delayed.

Step 7: Understanding Your Insurance Payout

First, it's important to know what type of policy you have.

ACV Policies (Actual Cash Value)

An ACV-only policy pays you the current depreciated value of your roof — meaning age and wear are factored in, and that depreciation amount is NOT paid back to you later. If your roof costs \$20,000 to replace but your policy only covers the ACV of \$11,000, you are responsible for making up the remaining \$9,000 out of pocket (plus your deductible). If you have an ACV policy, talk to your agent about upgrading to RCV coverage at renewal.

RCV Policies (Replacement Cost Value) — Most Common

If you have an RCV policy, insurance pays in two parts.

Here's how it actually works:

Think of it like your car. If you wreck a 2015 Corolla, insurance pays you what a 2015 Corolla is worth today — not what a brand new one costs. Roofs work the same way for the first check.

Here's a real example:

	Amount
Insurance-approved estimate	\$25,000
Depreciation (age/wear deducted)	\$10,000
Your deductible	\$5,000
First check you receive	\$10,000

(\$25,000 minus \$10,000 depreciation minus \$5,000 deductible)

Once the roof is replaced and your contractor submits the Certificate of Completion, insurance releases the second check — the \$10,000 depreciation holdback — bringing your total payout up to the full replacement value.

You still owe your \$5,000 deductible to the contractor.

The Most Common Misconception

"My insurance already took out my deductible, so I don't owe it."

That's not how it works. The deductible shows as a line item deducted from your payout — but it is still YOUR responsibility to pay it to your contractor. No legitimate contractor can legally waive your deductible. If one offers to, that's a serious red flag. Walk away.

A Note on Mortgage Companies

If your lender is listed as a payee on your policy, your check may be made out to BOTH you and your mortgage company. This is common and manageable. Options typically include:

- Stopping by your local branch for endorsement
- Mailing the check (with documentation) to their central processing location for endorsement and return
- Endorsing the check yourself and working through an escrow process with your lender

Many contractors won't help navigate the mortgage company process. We do. We'll walk you through it step by step regardless of which method your lender requires.

Step 8: Scheduling Your Project

Once the agreement is signed and your first check has been processed, your project gets scheduled. This includes:

- Selecting your shingle color and materials
- Pulling the required building permit
- Ordering and having your materials delivered
- Scheduling your installation crew

We operate a bit differently than most companies: We order your materials and have them delivered. I don't collect that first check until the day of your build — with your materials on your roof and my crew pulling up to get started.

You'll know exactly where your money is going before you write a single check.

Step 9: The Build — and Mid-Roof Inspection

On installation day, your crew gets to work. During the build, a mid-roof inspection is typically performed by a third-party inspector (usually a local building department official) to confirm everything is being installed correctly and to code.

While your roof is going up, our billing team is simultaneously working on any outstanding supplements — submitting photo documentation of installed items, responding to insurance requests, and making sure nothing falls through the cracks.

Step 10: Final Inspection and Sign-Off

After installation is complete, a final inspection is performed by a third-party inspector (typically the building department) to confirm the finished roof meets all code requirements. Once they sign off, the project is officially complete.

Step 11: Final Invoice, Certificate of Completion, and Your Second Check

Your contractor will send a final invoice and Certificate of Completion to both you and your insurance carrier.

This triggers the release of your second check — the depreciation holdback (the \$10,000 from our earlier example). That second check is what brings your total insurance payout up to the full replacement cost of the roof.

Once that check arrives, you pay the remaining balance on your project, and you're done.

Step 12: Reviews and Referrals

If we did a great job (and we plan to), we'd love two things:

1. A 5-star review sharing your experience. It helps other homeowners find someone they can trust.

- Google Review: review.insurancecheck.info
- Facebook Review: fb.insurancecheck.info

2. A referral. If a neighbor, friend, family member, co-worker, or anyone you know needs a roof, send them our way. You earn rewards for every referral whose roof gets installed:

Referrals	You Earn
1 referral	\$200
2 referrals	\$400
3 referrals	\$600
4 referrals	\$800
5 referrals	\$1,500 (bonus bump — our thank you!)

Learn more and submit a referral: referral.insurancecheck.info

Questions? We're Here.

Have questions about your specific situation? That's exactly what we're here for.

Email: yourrooferjames@gmail.com

Call or Text: 720-679-5880

Book a Free Inspection: book.insurancecheck.info

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