

Storm Damage Insurance Process:

Initial Inspection & Damage Assessment

Our team will inspect your property for storm damage. We document all findings with photos and notes to assist with your insurance claim.

Filing Your Insurance Claim

Find out what your deductible is PRIOR to filing your claim. If storm damage is found, you will contact your insurance company to initiate a claim. An insurance adjuster will schedule a visit to assess the damage. Please let us know when that appointment is so we can be present during the adjuster's inspection.

Insurance Adjuster Meeting

At the inspection with the insurance adjuster, it is our job to have an extra set of eyes on the exterior damages to ensure nothing is missed. We do not bully, harass, or demand the adjuster to add anything to their assessment that isn't deemed claimable. Our goal is to ensure all damage is properly documented to prevent any future dispute with the insurance if avoidable.

Receiving the Insurance Assessment

Your insurance company will provide a detailed report and estimate of repairs. This document outlines the scope of repairs that is based on the coverage under your policy. It is not the 'end all, be all' finalized scope, so don't panic or worry.

Once you receive the insurance assessment, please forward a copy to us at info@totalexterior.com, we will review it to ensure all necessary repairs are included.

If You Filed a Claim & Had the Inspection Done BEFORE Reaching Out to Us

Please forward us a copy of your most recent revised assessment. We will review the assessment and schedule a time to walk your property and compare the scope of repairs to the damage on the house to determine any discrepancies.

When working off a claim, we will not provide an estimate prior to reviewing the assessment to avoid any 'out of pocket' or unnecessary costs that don't align with the insurance scope - unless otherwise requested. This avoids any confusion and unnecessary concerns.

Supplementing the Claim (Very Common Part of the Process)

It is very common for the insurance company's initial estimate to miss certain items required to properly restore your home. When this happens, we submit a supplement request to the insurance company. This simply means providing additional documentation showing why certain items are necessary.

Supplements may include items such as:

- Code-required materials
- Additional damaged components discovered during installation or missed at initial inspection
- Manufacturer-required installation items
- Material availability or matching issues
- Necessary labor or installation requirements

Insurance companies regularly review supplements submitted by contractors. This is a normal and expected part of the claims process. The insurance company will review the documentation and decide whether the additional items are approved under your policy. If approved, the insurance company will issue a revised scope and additional payment. If certain items are not approved, we will discuss available options with you before proceeding.

Final Review & Project Planning

Once satisfied with the insurance scope of repairs, we will then plan to move forward with the project - we work with you to choose materials and colors then schedule the project based on weather, material availability, and crew scheduling.

Project Completion & Finalization

After our team completes the work according to the insurance-approved scope, we handle all necessary documentation including photos and an invoice for your insurance to release final payments to you.

IMPORTANT DISCLAIMERS:

We Do Not Guarantee Insurance Approval

While we assist in documenting and communicating storm damage to your insurance company, the final decision on coverage and payment is made by your insurance provider and policy.

Homeowner Responsibility for Deductible & Non-Covered Items

The homeowner is responsible for paying their insurance deductible as required by their policy. We do not waive, absorb, or cover deductibles, as doing so is against insurance regulations. Any costs exceeding the insurance payout due to upgrades or additional work requested by the homeowner will be the homeowner's responsibility.

Scope of Work is Based on Insurance Approval

Our work is based on the **insurance assessment** and any approved supplements. If the insurance company does not approve certain repairs, we can discuss additional options, but those may be at the homeowner's expense.

We Do Not Negotiate Insurance Claims

We work with the insurance adjuster to ensure all necessary repairs are properly documented. However, we do not act as a public adjuster or provide legal advice regarding your insurance claim.

Material & Scheduling Considerations

Material availability and weather conditions may impact project timelines. We will communicate any scheduling updates as needed.

It is a best practice to talk with your Insurance Agent or Claim Representative if you have any questions pertaining to your claim or if you think filing a claim is necessary.

Contact Information: For questions, you can contact us at:

Email: contact@totalexterior.com

Phone: (314) 742-1570

