

## Damage can go further than the roof

Before navigating any home insurance claims, be sure to check the gutters, siding, wood trim, decks, and railings.

Document any additional damage by taking photos before filing a claim with your insurance company.



## Best practices when preparing to file a claim:

- 1. File your claim:** Whether online, through the claim department, or via your insurance agent, initiating a claim is the first step.
- 2. Understand the claims process:** A professional insurance adjuster will be assigned to your claim and will guide you through the process.
- 3. Understand what's covered:** The adjuster will evaluate your claim in detail and advise what is covered in your policy.
- 4. Identify needed repairs:** The insurance company will give you an initial estimate of the cost to restore your property. Based on that estimate, they will issue you a partial payment, which is usually a depreciated value of the overall replacement cost.
- 5. Confirm work completed & receive final payment:** Once your contractor finishes the work, submit the final itemized invoice to your insurance carrier.
  - If you have a replacement cost policy, the carrier will likely release the amount withheld for the initial payment, along with any covered additional costs that may have been incurred.
  - You will then pay the contractor the final balance.

To learn more, visit [gaf.com/insurance](http://gaf.com/insurance)

This document is for general informational purposes only. Always refer to the official policy documents for coverage, terms and conditions. Consult with your insurance agent if you have any questions about your policy.

## People involved in the claims process:

- Insurance agent:** Your insurance agent is the person who sold you the homeowners insurance policy. The agency can answer any questions you may have about your policy.
- Insurance adjuster:** The insurance adjuster will help you with the claim process and explain your policy as well as review damage. They may visit your home or ask for photos.

## Before filing a claim, get to know these terms:

- Deductible:** The amount that you must pay out-of-pocket before the insurance company covers the remainder of the claim.
- Actual cash value:** The amount to replace your damaged property, minus depreciation, at the time of the loss.
- Replacement cost value:** The actual cost to repair or replace damaged items at current prices depending on the limits of your policy.