



The Insurance Claim Process for a Storm-Damaged Roof

Navigating the insurance claim process can be complex and intimidating. While it's unlikely that any two carriers follow the exact same process, they share many basic steps in common. Chad Conley, CEO & Co-Founder of Complete Roofing, is a GAF Master Elite® Contractor located in Atlanta. He's replaced more than 9,000 roofs and, based on that experience, put together these five basic steps for successfully filing an insurance claim for your storm-damaged roof:

Step 1. Contact your insurance carrier. Notify your insurance carrier that your roof has been damaged. (This damage is also referred to as a "loss").

Step 2. Document the damage. You should rely on your GAF Master Elite® contractor for this step, since they can get on the roof, both to take photos and to accompany the insurance adjuster to directly point out damage.

Step 3. Receive the insurance decision. Often, the adjuster can make a decision about your claim immediately, on site. If not, you should receive a decision in a few days.

Step 4. Receive payment. The insurer will typically issue a payment within a few days of claim approval. If you have a replacement cost value (RCV) policy, the payment may be broken up into two parts:

- The first payment is for the "actual cash value" of the old roof. In most cases that

amount is based on replacement cost minus depreciation. For example, if the replacement cost is \$10,000, and your roof is determined to be halfway through its service life, you could receive a check for "actual cash value" of \$5,000.

- If you have "replacement cost value" coverage, the insurance company will pay you the balance of the replacement cost once you've shown that the work is complete. In this example, you might receive another \$5,000, bringing your total to \$10,000.

Step 5. Ask about an insurance premium discount.

Your new roof may be eligible for a premium discount. Be sure to talk to the insurance carrier's sales representative. Your GAF Master Elite® contractor can give you the documentation you need to submit to your insurance company.

For more, visit gaf.com/ThroughTheStorm

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