



Tips for Navigating the Insurance Process

Wade Baughn, vice-president of business development for American Home Specialists, is a frequent guest speaker on storm restoration. Drawing on his years of experience, he offers the following tips for successfully dealing with insurance companies:

- 1. It's the customer's decision.** When you meet with the customer to determine if there's actual damage, the customer will need to decide whether to make a claim. It's not the contractor's decision.
- 2. Be fully prepared when meeting with the adjuster.** Be very detailed, and be ready with accurate facts about the weather damage situation in the area. You should also know the local codes, manufacturers' requirements and specifications, and even what manufacturer's product is currently on the roof.
- 3. Carefully review the insurance scope of loss.** This detailed description of the amount and type of damage includes the quantity and quality of materials and the current cost of those materials and labor, according to the insurance company. Take the time to read it thoroughly, understand it, and note anything that might be missing from it.
- 4. Offer financing options.** Many homeowners may not be able to cover their deductible, so it's important to be able to offer financing options. Consider learning more about GAF SmartMoney, a complete paperless payment solution that lets you accept any form of payment, as well as process financing applications right away, in the customer's home.

For more insights from Wade, sign up for one of his training programs at gaf.com/events

When people are counting on you, you can count on GAF to help you Through the Storm.