



Tips for Working with an Insurance Estimate

By Chad Conley, CEO of Complete Roofing

Sometimes, when working with a homeowner whose roof is approved for replacement, the price on the insurance estimate may not line up with your understanding of the actual cost to do the work correctly.

No worries. A lot of items make up that bottom line number and it's often the case that some items such as drip edge or starter shingle have been left off the estimate entirely. Why does this happen, and what can you do to help?

1. In general, insurance adjusters are not roofing experts. As a GAF factory-certified contractor, you should feel confident explaining what needs to be done, and be willing to correct the adjuster's oversight.
2. Insurance adjusters may be required to follow guidelines they've been given, and those guidelines may not automatically include certain components. Be sure to speak up as your customer's advocate and ask for these items to be added. As a trained and certified roofing authority, you should take the time to explain to the homeowner the important role that each one of these items plays in protecting their home.
3. And finally, you should check the issue date for the insurance estimate. You can often find the date near the top of the insurance estimate header page. Material prices may vary throughout the year, so make sure the estimate is based on the most current pricing available.

Remember to treat the insurance estimate as a starting point, and offer your expertise to help create a more comprehensive and fair outcome for your homeowner customer.

Items that could be missing from insurance estimates:

- Drip Edge
- Starter Shingles
- Valley Material
- Ridge Cap Shingles
- Step Flashing
- Chimney Flashing
- Exhaust Cap
- Pipe Jack

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