

# STORM DAMAGE SERVICES

STORMS  
HAPPEN.



DAMAGE  
OCCURS.



DON'T WORRY, WE'RE  
HERE TO **HELP!**



When severe weather or catastrophic events occur, you can count on Tuff Roof Contractors. We understand your need to get your life back in order as quickly as possible. We have a solid reputation with insurance companies and will help streamline the insurance claim process and restore your home to its beautiful pre-storm condition.



## WHY HAVE YOUR PROPERTY EVALUATED FOR DAMAGE?

There are several reasons why your property should be inspected after a large hail or wind storm. Catastrophic events such as hail, wind and ice storms can cause extensive damage to residential and commercial properties. Unfortunately, this damage is not always immediately apparent and can take several years before it becomes a problem. Fortunately, these events are covered by your insurance policy. When damage happens, Tuff Roof Contractors can get your claim moving quickly! Here are the 3 main reasons one should contact us:

### 1) ROOF INSPECTIONS ARE FREE!

A HAAG Certified Tuff Roof representative can quickly evaluate your property and determine whether you should or should not file an insurance claim. Within a short period of time our inspector will satisfy your concerns on whether your property or roof has been affected by a recent hail or wind storm. HAAG Engineering has provided expert forensic engineering and roof consulting services worldwide.

### 2) HAIL MAY VOID YOUR CURRENT ROOF WARRANTY

According to most roofing material manufacturers, hail is classified as one of many events that are considered situations beyond normal weathering or exposure conditions.

### 3) UNFORESEEN EMERGENCY REPAIRS ARE COMMON

Hail and wind damaged roofing shingles are not easily seen from the ground. The impact of hail on an asphalt shingle will remove the roofing granules preventing them from effectively reflecting the ultra violet rays of the sun. This damage will cause the shingles to deteriorate. Strong winds can also compromise the sealing strip of asphalt shingles and water and ice can be forced underneath. This type of damage starts slowly, but will continue to worsen - causing interior damage to plywood sheathing, interior drywall, and insulation. Such damage may result in the formation of mold. If mold growth is present, mold remediation services may be required. Temporary repairs may be necessary to prevent further shingle or interior damage to your property.

## Tuff Roof Contractors

Always a better roof... GUARANTEED!

# WHY CHOOSE TUFF ROOF?

There are thousands of roofing companies that can be called to evaluate your home for storm damage. The question is which roofing company should you call? Our trained experts will come to you—with the equipment, technology, and established processes needed to identify storm damage and streamline the insurance claim process.



## PROFESSIONAL REPRESENTATION

It is extremely important that you hire the right company for the job. We frequently receive calls from homeowners who have been denied for a roof replacement or have only been approved for a partial repair to their roof. The reason being, they had a good contractor who could complete the repairs, but unfortunately the contractor did not understand the insurance claim process.



## UNDERSTANDING THE INSURANCE CLAIM PROCESS

Tuff Roof Contractors understand the insurance claim process, policy guidelines and how each individual insurance company evaluates and determines whether hail or wind has damaged your property. The procedure Tuff Roof uses to settle your insurance claim is efficient, thorough, and guarantees you the best possible result in the least amount of time.



## UNDERSTANDING YOUR INSURANCE COMPANY GUIDELINES

Whether your roof is 2 years old or 22 years old, each insurance carrier utilizes their own specific criteria that must be met, documented and verified—to determine if your roof and the exterior of your home or commercial property should be repaired or replaced due to storm damage. It is reassuring to know that at Tuff Roof you have experts available to help you understand these documented guidelines and verify whether your property suffered storm damage. We will also explain how your specific insurance company may resolve your insurance claim.



## PHOTO SERVICES

Your Tuff Roof representative will take real-time photos of any storm damage that may be present to your roof and property exterior. We will explain in detail the damage that is noted to your property. You will immediately receive an email of all photos depicting any storm damage and a recommendation on whether you should file an insurance claim.



## EAGLEVIEW TECHNOLOGY SERVICES – NO MEASURING GUESS-WORK

Tuff Roof will measure your roof via satellite imagery from EagleView Technology Inc. This report will be provided to you and to your insurance adjuster free of charge with an exact measurement of your roof.



## WE MAKE THE INSURANCE CLAIM PROCESS EASY

Tuff Roof will take the confusion and frustration out of filing an insurance claim. Our sales associates and project managers can have your property looking new again in a very short period of time after your claim has been settled. Allowing Tuff Roof to work with your insurance adjuster and negotiate your claim on your behalf will provide you with the best overall settlement. After all, our mutual goal is to repair your home with the highest quality service and products available within our industry.

# UNDERSTANDING THE PAPERWORK

## REVIEWING YOUR INSURANCE ESTIMATE

Your insurance company uses specific software to compose the insurance estimate and quite often the estimates can be confusing and misunderstood. When you receive your insurance estimate please call your Tuff Roof Representative. We will schedule a time to review the estimate and explain the items recommended for replacement. Once your insurance claim is approved, you will receive a detailed estimate from your insurance company along with a partial payment for repairs. Usually the insurance check is mailed separately. The majority of insurance claims are paid in a two check process. The first check is to begin repairs; the second check is paid upon the completion of all repairs.

### WHAT DOES ACV AND RCV IMPLY ON MY INSURANCE ESTIMATE?

The insurance settlement and payment is based upon your policy provisions, terms and coverage. The (ACV) represents (Actual Cash Value). Your first insurance check is paid based on the ACV. This is usually determined by the age of your roof and the current worth of your roof today. The (RCV) represents (Recoverable Cash Value). This is the amount paid upon the completion of all repairs. If all repairs are completed, you will be paid the additional RCV. This breakdown of your estimate can be confusing. Once all repairs are completed, there is no out-of-pocket expense incurred by you, except for your insurance deductible.

### WHY DOES MY INSURANCE CHECK INCLUDE THE NAME OF MY MORTGAGE COMPANY?

Your Mortgage Company holds the note or deed to your property and has a vested interest in the completion of all major repairs. The mortgage company is usually named on your insurance policy—therefore it is also included on your insurance claim check. Your Mortgage Company requires you to provide certain documentation and paperwork in order for you to receive your initial check. Your Tuff Roof representative is very familiar with this process and can help prepare all the necessary documentation and paperwork. Once the initial check is processed by your mortgage company, the check will be released back to you. This first check is usually a deposit for the purpose of initiating repairs to your home.

### WHY IS MY TUFF ROOF ESTIMATE DIFFERENT THAN MY INSURANCE ESTIMATE?

A difference in price between your contractor's estimate and your insurance estimate is very common. Tuff Roof Contractors and your insurance company use very similar estimating software to determine the exact cost of repairs. However, due to local price increases, missed items and incorrect measurements you may notice a difference in the price of both estimates. Your Tuff Roof representative will contact your insurance company and make necessary adjustments to the original insurance estimate. We will meet an agreed upon price for all repairs with your insurance company. This guarantees that you have no out-of-pocket expense for repairs, except for your deductible.

### WILL MY INSURANCE RATES INCREASE BECAUSE I FILED A CLAIM?

Your insurance rates do not automatically increase due to filing an insurance claim. Your insurance company cannot raise your rates if you file a claim due to an act of God. Generally, when a storm is labeled a catastrophic event due to hail and wind, it will affect a large geographical area. The insurance rates of properties within the affected area may increase regardless of whether a claim is filed or not. You should always feel free to call your local insurance agent to discuss your individual circumstances and concerns.

# THE CLAIM FILING PROCESS

## STEP 1. THE INSPECTION



If damage is noted to your property, your Tuff Roof representative will present detailed photos of such damage and recommend that you file an insurance claim. Your representative will provide you with a 3-Simple Steps form with specific instructions on the claim filing process.

## STEP 2. FILING THE CLAIM

You will need to call your insurance company and file a claim under the specific storm date or date of loss. If requested, your Tuff Roof representative may be able to perform this task on your behalf. When you report a loss to your insurance company a claim number will be assigned to track the process of your claim. At that time, your insurance agent will forward your file to the appropriate department and an insurance adjuster will be assigned.

## STEP 3. CONFIRMING THE INSURANCE INSPECTION DATE



After you have filed the claim, in about a week, you will receive a call from an insurance adjuster. This adjuster has been assigned to your claim and will contact you to set up a date and time to inspect your property for storm damage. It is very important that you write down the adjusters name and phone number. Please pass this contact information on to your Tuff Roof Representative. We will then schedule a convenient time and date to inspect your property.

## STEP 4. MEETING THE ADJUSTER

It is very important that we are able to meet your insurance adjuster at your property to represent your best interest during the initial inspection. Our goal is to guarantee that your roof and repairs are approved for replacement the day of the inspection. If we cannot meet with your adjuster, it is possible that certain items that should be repaired or replaced may be overlooked, or only a partial repair of your roof may be approved. To avoid such circumstances, your Tuff Roof representative will confirm with you the date and time scheduled to meet with your insurance adjuster.

## STEP 5. EVALUATING DAMAGE WITH YOUR INSURANCE ADJUSTER



During our inspection with your insurance company, your Tuff Roof representative will thoroughly evaluate and review all damaged items on your property with your insurance adjuster. Once necessary repairs are determined, we can then agree on the scope of damage and the approximate cost of repairs. We will provide your insurance adjuster with a detailed roof diagram and estimate. Upon final review by your insurance company, repairs will be approved and a proposed insurance estimate including scope of work will be sent to you. It may take up to 10 days for you to receive your insurance paperwork.

**CALL US TODAY FOR ASSISTANCE!**  
**TOLL FREE 855.377.7321**