



9 Common Problems During **Insurance Claims**

"Be Fully Aware During Your Insurance Claim"

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1. Not Reading Your Policy

Read your insurance policy. Review it with your insurance agent line by line and understand what coverage it provides YOU. The contractor YOU select will also need a copy if he will be working with you and the insurance company to negotiate a damage amount acceptable to everyone.



2. Xactimate

This is computer software program used for estimating construction cost by insurance adjusters. This software uses generic values that are best suited for track housing. It is not an accurate estimate for homes that are custom built, historic and/or located in high value neighborhoods.

"It is not an accurate estimate for homes that are custom built, historic and/or located in high value neighborhoods."

So be very cautious when your adjuster provides you an estimate based upon Xactimate. Contractors that rely on Xactimate to determine the cost of the work are not professionals that understand the true expense of completing a historical roofing system restoration.

For more information over Xactimate, visit
<http://uphelp.org/library/resource/xactimate-demystified>



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3. Insurance Adjusters

“Ask the adjuster sent out to your home for his or her experience on a roofing system like yours.”

Most insurance adjusters simply do NOT have the experience of working on historical roofing systems or custom built homes. Ask the adjuster sent out to your home for his or her experience on roofing systems such as yours. If you do not agree with his assessment of the damage, or his dollar amount estimates, call your insurance carrier and request a new adjuster. You have the right to ask for a second opinion. All too often, when a roofing system is re-inspected, more damage is found.



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4. Roofing Contractors

Custom built homes or historical roofing systems require a level of skill and craftsmanship not found with most roofing contractors. Ensure the contractor that you choose, has vast experience in your roofing systems. In fact, use a contractor that specializes in your specific roofing system; never hire a roofing company that has “done one before.” Let’s not forget to select a local contractor whenever possible, going with a “storm-chaser” for specialized work is a recipe for disaster.



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5. Get 3 Bids

The insurance company will tell you to get 3 bids. Why? Because they want you to work for them and get them the lowest price. DO NOT let the insurance company intimidate you into going with the lowest bid. YOU have the right to select the contractor YOU want to use, regardless of price.

Remember, when YOU have a problem with your roof down the road, You have to call the contractor You selected to do Your roof and get him to stand behind his warranty and repair Your roof. The insurance company will do nothing to help you when it leaks next year.

“DO NOT let the insurance company intimidate you into going with the lowest bid. YOU have the right to select the contractor YOU want to use, regardless of price.”



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6. Sticker Shock

Don't be surprised when the cost of your roof is \$20,000-\$50,000 or even \$100,000. It is not uncommon, when completed by companies that specialize in historical roofing systems for a roofing system to cost \$30 to \$40 per square foot! That means that a "typical" 3,000 square foot roof will most likely cost 90 to 120 THOUSAND DOLLARS! This amount can be more than you paid for the house; but the insurance policy YOU have faithfully paid for the last 20 years is a contract that mandates you get a like-kind replacement roof.



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7. Ordinance of Code

“Ordinance of law is not in all policies, but should be in policies for historical properties.”

Also known as ordinance of law is not in all policies, but should be in policies for historical properties. This means that your policy will pay for any and all changes that may be required by the building codes that are applicable to your home. So, when your roof is replaced, the insurance company is required to replace your roof with one that meets the current codes. One major code policy that will have a huge impact on your property is attic insulation and ventilation. Most historic homes especially those that have finished attic space typically do not have sufficient insulation or ventilation in the roofing system. Your local codes will mandate insulation and ventilation levels and achieving these requirements requires extensive materials and labor, which you are entitled to! There are many other code upgrades that have a significant impact on the cost of the project!



8. Must Act Now

There is a superficial rush to get the problem solved immediately. You have a duty to stop your leaks and mitigate any damage that may be caused by weather to your damaged roof, but that will be paid for by your policy. Take your time, do your research, investigate your contractors' history and current projects, ask questions and get written, detailed explanations. You have, in many cases, one year to complete the work, don't be in a hurry. This is likely a very expensive decision; make the correct one.

9. We Can “Fix It”

Damaged roofing systems can be repaired when minor damage is found. However, when damage is more than minor and found on many areas of your roof, “fixing” your roof will likely



result in more harm than good. You see, your roof is a SYSTEM that relies on all the components of that SYSTEM to work in HARMONY. When this harmony is damaged or disturbed, it is difficult to ensure the system will work as well as it did BEFORE the storm. In many cases, the repair work cannot be guaranteed. For any additional information on insurance claims, please visit <http://www.UPHelp.org/>

This document is a guide to the most common problems faced by homeowners and is not legal advice. Please consult with your attorney when entering into a contract of any type.

“The bitterness of poor quality remains long after the sweetness of a low price.”

-Benjamin Franklin



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