

Step 1 – Roof Inspection

Before you file a claim, have your roof inspected by a trusted roofing company. At Core Values Restoration LLC we will NEVER advise you to file an insurance claim unless we are certain you have damage. Now, this does not guarantee your insurance company will cover the loss, but we give you word, we will not waste your time or your insurance company's time.



Step 2 – Filing the Claim

You can either call your agent or your claims department directly to file a claim. You will be asked questions like: "What kind of damage do you have?", "When did the damage happen?" and many other questions. Once the service rep has taken all your information, they will assign the claim to an adjuster.

Step 3 – Adjuster

The insurance company's claims adjuster will need to inspect your roof. You don't have to be there for this unless you want to be. However, it is a good idea to let us know when that inspection will occur. We will be there to answer any roofing questions your adjuster may have.

Core Values Restoration LLC



Step 4 – Receiving the Estimate Letter and Check

If the adjuster believes that you have damage on your roof, he or she will write an estimate for the scope of the work to be done. They may be able to print that estimate letter in their car, but most of the time, that letter will be emailed to you. The adjuster may also have the ability to write you a check on the spot; if not, they will send it to you in the mail.



The estimate letter shows, in a line-by-line detail, everything that the adjuster is putting in the claim. In addition to the roof, it may include gutters, furnace vents, painting, windows and screens, and even fences.

Step 5 – The First Insurance Check

The adjuster will determine a value to replace your roof. Then they determine a value of depreciation for the existing roof based on its age and damage.

The first check you will receive is for the estimate, MINUS the depreciation, and MINUS your deductible. That's what confuses and unnerves so many people, because your first check will seem unusually small for a re-roof project!

There are two exceptions to this 2-check procedure:

If your claim is small, your insurance company may pay the entire claim on one check.

If your insurance policy is "Actual Cash Value" rather than "Replacement Cost Value," then the amount of the estimate minus your deductible and depreciation costs will be the only check you will receive. You will be responsible for paying the difference for the cost of your roof. Be sure to check your policy before calling in a claim on your roof.

Step 6 – Getting a New Roof

Once you have your estimate letter and first check, Core Values Restoration LLC can get started on replacing your roof. You will give the estimate letter, first check, your deductible and upgrade payments to Core Values Restoration LLC.



Step 7 – Once the Work Is Done

Once Core Values Restoration LLC completes the work, we will send a final invoice to your insurance company stating that the work is complete. The insurance company will then release the depreciation if applicable (See Step 5) and you'll receive your second check.

Step 8 – The 2nd, 3rd ... Checks

Your insurance company will release the accumulated depreciation and any approved supplement(s) after they receive our final invoice. When you receive those checks, you will send them to us as final payment.

INSURANCE PROCESS CHECKLIST

Call Us :

Phone number

(972) 838-7584

Core Values Restoration LLC

When large hail hits an area, we have a proven process to help you navigate through the disaster.

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Roof Inspection

Let us take a look first. If there is no damage, we will tell you! No need to file an insurance claim just for the heck of it.

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Filing the Claim

Once you file the claim, call Core Values Restoration LLC with the following information:



Insurance Company: _____ Claim#: _____

Adjuster Name: _____ Date of Adjuster Meeting: _____

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Adjuster

Core Values Restoration LLC at the meeting with the adjuster minimizes changes in scope after the estimate.

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Receive the Estimate Letter and Check

Forward the full estimate to Email: cvr@corevaluesrestoration.com Once received, we will set up a time to review it with you and share all your options.

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First Insurance Check

If you have an RCV policy, this will be a partial payment from your insurance company. You will pay Core Values Restoration LLC that check, your deductible and any upgrades you choose.

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Getting a New Roof

Once we have your signed contract and initial payment, our Production Manager will call to scheduled your new roof.

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Work Complete

After the job is complete, we will advise your insurance company and they will release any recoverable depreciation. Those payments will be due to Core Values Restoration LLC when you receive them.

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Additional Insurance Payments

If we find additional work needed that was not included in the original estimate, with your permission, we will request the insurance company cover those items. If they agree to do so, they will send you a separate check (called supplement). That check will be due to Core Values Restoration LLC when you receive it.



Core Values Restoration LLC