

Roofing - Gutters - Remodeling



Why You Should Call a Roofing Contractor: “Before Filing an Insurance Claim”



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Why You Should Call a Roofing Contractor Before Filing an Insurance Claim

Has your roof been damaged?

Before you rush to file an insurance claim, consider calling a roofing contractor first. Here's why it can be a smarter move for homeowners.

1. Accurate Damage Assessment

A professional roofing contractor can provide a thorough and accurate assessment of the damage.

- **Why it matters:**

Insurance adjusters often conduct inspections, but they might not catch every detail. Roofing contractors know exactly what to look for and can identify both obvious and hidden damage that could be missed.

- **Bonus:**

Contractors can help you understand if the damage is severe enough to warrant an insurance claim.

2. Avoid Unnecessary Claims

Filing a claim for minor damage could result in out-of-pocket expenses if the repair costs fall below your deductible.

- **How a contractor helps:**

A roofing contractor can give you an estimate of the repair costs upfront. If it's lower than your deductible, you can avoid filing a claim unnecessarily, which helps you keep your insurance record clean.

- **Avoid premium increases:**

Each claim can potentially raise your premium. By consulting with a contractor first, you might be able to handle smaller repairs without involving your insurance.

3. Get Professional Documentation

Contractors can provide detailed documentation, including photos, videos, and written reports.

- **Why it matters:**

This evidence can be valuable when submitting an insurance claim, ensuring that you have all the necessary information to support your case. It can help avoid disputes with your insurer over the extent of the damage.

4. Guidance on Claim Worthiness

Not all roof damage is covered by insurance, especially damage due to wear and tear or lack of maintenance.

- **How a contractor helps:**

A roofing contractor can explain whether the damage is likely covered by your policy based on its cause, saving you from the hassle of filing a claim that may get denied.

5. Faster Repairs

In many cases, roofing contractors can start on emergency repairs right away.

- **Why it matters:**

Delaying repairs can lead to more damage, like leaks and water intrusion, which could increase repair costs. Roofing contractors can often offer temporary solutions while you work out your insurance claim.

6. Help with the Insurance Process

Experienced roofing contractors often work with insurance claims and can guide you through the process.

- **How they help:**

Contractors can communicate directly with your insurance adjuster to ensure that all damage is properly documented and included in the claim, reducing your workload.

Frequently Asked Questions

1. Will I have to pay for the contractor's initial inspection?

Many contractors offer free or low-cost inspections, especially following a major storm. Check with the contractor to confirm.

2. What if the contractor finds more damage than the adjuster?

Your roofing contractor can provide evidence that may lead to a reinspection or an increase in the claim amount.

3. How soon should I call a contractor after the damage occurs?

Call a roofing contractor as soon as possible. Quick action can prevent further damage and help with the claims process.

Final Thoughts: Why Call a Contractor First?

- **Save money:** Avoid unnecessary claims and potential premium increases.
- **Save time:** Get professional documentation and faster repairs.
- **Gain peace of mind:** Know that the damage is properly assessed before involving your insurance company.