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# Homeowners Insurance & Roofing Claims Guide

This guide helps homeowners understand their rights when filing an insurance claim for storm-related roof damage. It explains how insurance rates are set, what depreciation really means, why estimates can look confusing, and the options available if you disagree with an adjuster's decision. Written by a HAAG-certified roofing professional with over 30 years of experience, the article empowers homeowners to make informed decisions and protect their investment when dealing with insurance companies.

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## 1. Weather Claims Do Not Target You Individually

It's important to realize property and casualty insurance companies cannot single you out for a rate increase because you file a weather related claim on your homeowners insurance. They have to increase rates according to zip codes. This type of insurance is not like car insurance. You didn't cause a hailstorm to hit your house. If your neighbors file a claim and you don't, your rates may still go up and you're stuck with a damaged roof.

## 2. Know Your Depreciation Before You File

Look at your adjusters' summary, or your policy, and determine if your depreciation is recoverable or non-recoverable.

The insurance company looks at it like this. You had a 30 year roof, it got damaged, but you used it for 15 years. So, you are entitled to 1/2 the money to buy a new one. If you have a full replacement policy, they give you the other half after you replace your roof. If your depreciation is non-recoverable, the 1st check might be all the money you get. A lot of people have non-recoverable depreciation and don't know it. It pays to make sure at the beginning.

## 3. Why Insurance Estimates Look Different Than Contractor Bids

You may wonder why your estimate looks so confusing. Insurance companies use component based pricing; (One little price for every little thing). Contractors typically use unit based pricing; (One large price that covers everything). In the end, the price should be the same no matter how you arrive at it. A homeowner with a full replacement policy should never have to pay more than their deductible, unless they ask for extra items.



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## 4. Your Right to Re-Inspection and Appraisal

Once a claim is filed, a policy holder has the right to an inspection. Then, if you are not happy with the adjusters' findings, you can ask for a re-inspection with a new adjuster. If you are still not happy, you can go into appraisal. (This is similar to arbitration). The homeowner chooses someone to represent them, (referred to as their appraiser), and the insurance company chooses someone to represent them. Those two appraisers agree on an umpire. If the appraisers cannot agree on what needs to be done, the umpire makes the final decision. All three participants have to be disinterested 3rd parties. This typically cost \$300 for the appraiser and \$500 for the umpire.

When an insurance company loses they still don't have to pay, but they usually do. This is very effective because it takes the decision of whether or not to buy the roof, out of the insurance companies' hands. Adjusters like to say they are going to "close this claim out". It's only closed when the policy holder says it's closed. And, a policy holder can re-open a claim, at any time.

## 5. Professional Experience, Not Legal Advice

This is not intended as legal advice. I'm not an attorney, I'm a roofer. I've learned about claims fighting for homeowners for over 30 years. I've learned about roofs tearing old ones off and putting new ones on, (and I take classes every year.) If you have questions about your claim, or you want a good quality roof, please feel free to call.

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