



Insurance Claim Process

Call your insurance company

The first step is to generate a claim with your insurance company. At this time you will be given a claim number. This is a good time to verify that you have full replacement cost coverage, code upgrade coverage, and determine the amount of your deductible (co-pay).

The inspection

Next an adjuster will call you to schedule an inspection. Remember, your insurance company works for you. Schedule a time that is convenient for you and will allow you to be home for the duration of the inspection.

We encourage you to have us meet with the adjuster to ensure that the inspection is thorough and your claim is fully valued.

You will receive an itemized summary of the damage to your property. This will serve as the "estimate" for the repairs to your home. You may receive this summary and an initial payment at the time of the inspection, or it may be mailed to you.

Supplements

Often the initial estimate will exclude payment for the building permit and code upgrades such as edge metal or increasing the ventilation capacity of your attic space.

These items will be paid for by your insurance company once the work is complete.

We will double check the insurance summary with the findings that were discussed at the time of the inspection. Sometimes there are items omitted from the claim or math errors that result in under valuation. We will provide documentation including measurements, photos, and copies of local building codes to supplement your claim to the proper value.

There will NEVER be any hidden cost to you. The only payment you are required to make is your deductible.

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