

What to do after a storm



- First, **protect your home from further damage** by covering broken windows and damaged rooftops. Robertson Construction Inc (RCI) can help you cover damaged portions of your roof and home that are exposed to the elements and susceptible to further damage.
- Contact your insurance company.** They may be getting a lot of calls, so be patient with them but be sure to get your name on the list. In large hail storms, it is not uncommon for it to take an adjuster two weeks or longer to get out to your roof due to their call volume.
- Contact a reliable contractor for an evaluation** of your property regardless of whether you suspect there is damage to your home or not. As an experienced contractor, we can help you determine if there is damage to your home that would warrant filing a claim with your insurance provider. If there is evidence of hail and/or storm-related damage, we will provide proof of damage to you and your insurance provider.
- If you need to make temporary repairs to your home, be sure to **keep the receipts of any materials or services** that you purchase to make these repairs so your insurance adjuster can review them and reimburse you for expenses covered by your policy.
- If any personal property has been damaged, **keep the damaged property** for inspection purposes for the insurance company to determine the cause of loss. **Make a detailed list of all damaged items** and submit it to your agent as soon as possible to speed the processing of your claim. The list should include complete descriptions of each item, brand names, model numbers, serial numbers, age of item, place of purchase, purchase price, and current value. The actual cash value of your personal property will be paid as soon as it is established. Some policies allow for additional payments when items are replaced (your policy and state law govern timing and amounts.)
- You may be entitled to **temporary living expenses and housing** if your home is considered uninhabitable due to a covered claim.
- After you have reported your claim, a **claim representative/adjuster will contact you** within a few days to schedule an inspection of your house. Keep in mind that claim representatives generally visit the most severely damaged homes first. If there is extensive damage in your area, it may take time for your adjuster to contact you. State law allows the homeowner to select the contractor of their choice. **You have the right by law to have your contractor meet with your insurance adjuster.** Do not allow your insurance adjuster to convince you otherwise as this may not be in your best interest.
- Once your claim representative contacts you to schedule a date for a damage inspection, **call RCI** and we will work alongside the adjuster. Together we will assess the damage, determine work and materials needed for repair, and prepare a mutually agreed upon estimate for the products and services needed.
- We will work with you to finalize the scope and details of the claim and to select materials. Once the work is approved, **we schedule the work to begin as soon as possible.**
- Insurance reimbursements** for hail or storm damage repair generally take place in two phases. Once the insurance company agrees to cover the damages, you will **receive an initial payment** from the insurance company for the actual cash value of your damaged building(s), allowing for depreciation or market value considerations. You should expect to pay the contractor up to half of the contract balance at this time. A **second payment is issued upon completion of the project** to cover the difference between the initial check and actual costs.