

Filing a Claim With Your Insurance Company

The following information is provided to help you understand the Insurance claim process. Cornerstone General Contractor is a General Contractor who specializes in working with the insurance companies, their adjusters, agents, claim representatives and you the insured. When you have damage that is caused by a “sudden happening” it is a valid claim.

Inspection

In addition to the damage you are aware of, we will check the entire house, inside and out. We look for anything and everything that was not there prior to the incident causing the damage.

Making or Opening Your Claim

Once we have completed our inspection and have determined the visible and collateral damage is sufficient to support a claim, the next step is for you to open an insurance claim by calling: _____

Occasionally, when there are a heavy number of claims being called in, the insurance company will ask you to call your local agent. Regardless the process is the same; although we do like the service from the “storm center” better.

You are calling to “**Open A Claim**” for storm damage to your home. They will ask you for the storm date which has to be a specific date. We will also provide you with related storm damage details that should be given to the claim representative. Tell them “**Cornerstone General Contractor**” is your General Contractor and they have inspected our roof and confirmed we have hail and/or wind damage to our roof. Also, tell them if you have interior leakage or other damage. Don’t speculate about the damage, the adjuster will determine if it is related.

They will process your claim and give you a “**Claim Number**”: _____

Your claim will be forwarded to an adjuster who will call you within 48 hours, to set up a convenient date and time for his inspection.

Take down the **Adjuster’s Name**: _____ and **Cell Phone #**: _____

We typically contact the adjuster to verify the date and time, they may ask us to bring a ladder or provide a climber for the roof inspection. We also want to be involved in the inspection to make sure all of the damage is shown to the adjuster. Call me with the adjuster information.

The Adjuster

It is important to emphasize, adjusters work for the insurance company not you. We are involved to make sure you are getting the damage properly repaired. Most insurance companies will pay if we show them the damage and ask them to pay for it. When the adjuster comes out, he (or she) will do an estimate, or “Scope”, the insurance company requires the adjuster to do this and you are entitled to a copy of it. At this point you will be able to see what the insurance company plans to settle on.

Getting Estimates

Some insurance adjusters may ask you to get estimates, usually three. ***This is only to help him or her, not to help you!*** Most contractors will see the damages differently. This can and will cause problems with the cost estimate. All estimates will be different and prices will vary. The adjuster will most likely take the least expensive route. You have the right to choose your contractor by simply stating that ***“Cornerstone General Contractor”*** is your ***“Contractor of Choice”***.

The **BEST WAY** to proceed is to hire a “General Contractor” that you trust and that is very thorough. All of Cornerstone General Contractor’s representatives are experienced in working with insurance adjusters, agents and claim representatives and we put in writing that we will do the work the insurance company settles on, for the Exact amount approved. ***Your only out of pocket expense will be your deductible!***

The Work Contract

Once we have received and reviewed the adjusters estimate (Scope) and determined the extent of the settlement we will prepare a detailed written contract for the work to be performed. This will insure that you, the homeowner and we the contractor both know exactly what is going to be done, what it will cost and when it will start and be completed.

The **final contract amount** may change with the addition of work in progress, supplemental work request and/or the addition of Overhead & Profit added to the scope to be paid to the General Contractor (if applicable).