

Frequently Asked Questions By Homeowners

The insurance company must determine two things when assessing the amount of your loss:

1. Was there sufficient damage to the roof to declare it a total loss? (Wind damage can vary greatly from roof to roof, but hail damage is commonly determined by 10 verified hail hits per 100 square feet.)
2. What is the size of the roof and other damaged areas such as linear feet of gutters, squares of siding, ect. and lastly what components will be necessary to replace in addition to the damage? For example: If the roof is deemed necessary to replace, then insurance will pay for the removal and replacement of tar paper and other roof installation components to properly re-install according to local building codes and regulations.

What does hail do to a roof?

Shingles are designed so that the granules block the UV of the sun and protect the asphalt underlayment. As the shingles age the granules fall off over time. As the asphalt is exposed to the UV, it dries out and the shingle gets a “potato chip” appearance as the corners start to curl up. A shingle at the extreme end of its life is bubbled in appearance and is brittle to the touch. A 20-year shingle is warranted by the manufacturer to have a useful life, under optimal ventilation conditions, of 20 years. Hail does several things:

- Accelerates granule loss
- Accelerates shingle aging
- Voids manufacturer’s & installer’s warranties
- Leads to other associated problems such as interior leaking

Do I need to get my roof replaced right away?

The insidious nature of hail damage is that it may pose no immediate threat to the structural integrity of the roof, however, many insurance companies have a “statute of limitations” of how long a hail claim is viable. If you have experienced a loss such as hail damage it is prudent to take care of the problem in a timely manner, usually deemed as one year by most companies, before it leads to other associated problems, the most obvious being interior leakage.

What does a hail hit look like?

A hail hit on a shingle looks like a “bruise” or a dark spot where the granules on the shingle have been knocked off and the asphalt underlayment and sometimes the fiberglass mat is exposed and sometimes even penetrated. New hail hits will have a shiny appearance because the asphalt has been freshly exposed and has not had time to weather with algae and bacteria growth to a more dull coloration.

Why would my insurance company replace my roof?

The purpose of homeowner’s insurance is to protect homeowners against losses in their property’s value due to damage that is beyond their control. If you have hail, wind or other storm damage, you have experienced a financial loss in that your original investment of a 20-year roof (for example) has now been reduced to a 5-10 year life span. Your insurance company will compensate you for your loss, determined by your type of policy, usually full-replacement, and replace your roof.

My gutters and siding were damaged and the insurance company paid me for how many linear feet had to be replaced. When I called a contractor they had a minimum fee which was far in excess of the small amount the insurance company paid me. What can I do?

Your insurance company understands minimum charges such as these and has set prices they are prepared to pay as minimum charges for all trades. They do not give you the total cost to replace up front to ensure that you will in fact, have the damages repaired, which upon receipt, they will release the full estimate of damage to the homeowner. Remember, if you choose Brew-Crew as your restoration advocates we will take the headache out of each line item and making sure there is enough money to cover the repairs, if the insurance company overlooked damaged or necessary items it is our job to ensure that they supplement for the necessary items to properly restore your loss.

In my adjustment, my insurance company deducted some money for depreciation, what is that all about?

Different insurance companies call the amount that they hold back different things. Some call it depreciation; other companies figure it in as a dump and removal fee. What it represents is the amount of money the company will hold back until they receive a signed contract or final invoice from you and a contractor for the scope of work that is to be or has already been performed. When they receive this documentation you will then be issued the “held back” depreciation amount less your claim’s deductible amount.

My insurance adjuster said there was no hail damage on his first inspection, I asked my BCR project manager to call and request to walk through a re-inspection with him. On the re-inspection the adjuster concluded that there was hail damage and “totaled” the roof. Why such a dramatic turn around?

There are many different reasons that this happens so often. Sometimes adjusters get to a roof too soon after the actual damage and the hits haven’t had a chance to weather yet. Sometimes the adjuster are inexperienced. Sometimes they were just plain tired after looking at so many roofs that day. The bottom line is people make errors. To ensure the best results for a paid claim, it is in the homeowner’s interest to make sure an experienced restoration contractor accompanies your adjuster during their inspection. Accountability is key to getting a fair and accurate adjustment to ensure things aren’t overlooked. If your contractor is present he can be your advocate and make his recommendation for what he deems a fair adjustment based on his previous findings, and better able to bring to the adjuster’s attention any damage that could easily be missed, overlooked, or disregarded. As with all things, two sets of eyes and professional opinions are more accurate than one.