

Insurance Claims

Property owners are well aware when they have damage caused by fire, tornados, or fallen trees. However, they are much less aware of damage caused by wind and hail — especially hail. Large hail can penetrate composition shingles all the way to the roof sheeting and, if severe enough, even small hail can damage roofs. Hail damage often remains unnoticed (from the ground) particularly by those who have not been trained in what to look for.

The steps below are the normal course of action for insurance claims caused by wind or hail:

Step 1: If you suspect that you have wind or hail damage, contact Dupage Adjusters LLC for a free inspection and initial consultation.

Step 2: If we see enough damage to warrant calling in a claim, Dupage Adjusters LLC will have you fill out a public adjuster agreement. This agreement allows Dupage to represent you throughout the duration of the insurance claims process. After filling out the document Dupage will then file the claim, and inform your insurance company of the damages found. At this point, your public adjuster will set a time and date to meet with the the insurance adjuster at your home to access the damages.

Step 3: Is it very important for a Dupage representative to be present at the time of the adjuster meeting for a number of reasons:

Just as you would not go to court without an attorney, you should not have an adjuster determine damages without someone looking out for your best interests. Another set of eyes from a trained roofing professional may spot and point out damage that the adjuster might overlook. In addition, many adjusters appreciate the help of Dupage professionals during this process. Over the years Dupage has built a great reputation with insurance companies due to our honest evaluation of damages, quality of work, and treatment of their customers.

Step 4: Once the insurance adjuster and your public adjuster are in agreement on the extent of property damage, he or she will write an initial estimate for repairs, and submit the information to the insurance company. The Insurance company will then send a copy of this estimate (sometimes called a "scope"), to you. This insurance scope itemizes the amount they will pay you to get the damages repaired. Normally, the scope will arrive with the initial deposit for the repairs, and the insurance company will withhold the remaining funds until after the repairs have been completed. The price the insurance company uses for each item is considered the fair market value for your locale. The money from this first check allows you to hire a **professional** roofer, such as Dupage Construction LLC, to begin the repairs. This initial check will have you and Dupage Adjusters listed as payee's. This is done so that neither party can move forward without the others' consent. Sometimes, insurance checks will have your mortgage company's name included as well. In the latter case, the mortgage company must endorse the check before it can be deposited, and Dupage will assist in getting this taken care of.

Step 5: When it comes to making an agreement and signing the contract, we will come to your home or office and, based upon the insurance award, will ask you what repairs you want to make to your property. We will do only what you want us to do. For example, if you have interior damage or items that need painting and want to do that work yourself, we will not do that work or charge you for that work.

Unlike other roofing companies, there are three critically important advantages to contracting with Dupage Construction LLC — and these advantages cannot be overstated. First, we only use the best product on the market for each component of your roofing system. Secondly, we always install products to the manufacturer's specifications and NEVER cut corners. That means your home will not only look great, but you will have peace of mind knowing it was done right the first time. And finally, we warranty all of our work for Five years.

Step 6: Once the contract is signed, we will arrange to complete the repairs as soon as possible (most often within 2 weeks), or will delay the project if you want the work done at a later time. Your Dupage representative will be available to answer any questions during the construction process, and we will do a final inspection upon completion of the project.

Step 7: After your all repairs have been completed to your satisfaction, we then notify the insurance company and submit to them our final bill. This allows the insurance company to release the second (depreciation) check along with any supplemental

funds for additional work not included in the initial estimate. *These additional funds are added for the cost of items not initially included in the first estimate (i.e. Building code requirements, permits, or additional damage underneath the surface that may not have been visible before repairs were started.

Note - The Homeowner will never be charged additional fee's for supplemental items. These are required procedures that must be completed by law to ensure the quality of work, and are always paid for by the insurance company.

Step 8: The balance of the contract is due when all the work has been completed to your satisfaction and you receive your second check from the insurance company. Again, the check may be made out to both Dupage, you and the mortgage company and signatures are required from all payees.