



Insurance Process

The following is a typical step-by-step guide for those filing a storm-related insurance claim. Each situation may vary slightly.

1. Call either Insurance Agent (and have them refer a roofer they trust) or call a trustworthy roofing contractor directly
2. Based on the recommendation and photo report provided, decide if filing a claim is best or not (continue to step 3 if it is)
3. File a claim with carrier (this can be done via telephone or online portal)
4. An insurance representative will reach back out with a date and time that an adjuster will arrive
5. Tell roofing contractor the date and time. They should meet adjuster at property to compare findings so nothing is missed
6. Adjuster's inspection takes place. Usually it takes 45 mins -1 hour.
7. Receive first check (ACV) and adjuster's report (sometimes referred to as a "claim summary" or "insurance paperwork")
8. Get check endorsed by mortgage company (if applicable)
9. Deposit check (there may be a 7-10-day hold)
10. Review adjuster's report with contractor

11. Come to an agreement on work to be performed, sign a contract, and schedule work to be completed
12. Contractor applies for city permit for work to be performed (will ask insurance for reimbursement)
13. The deductible and first check are due by end of day after roof replacement (may be one combined check)
14. If contractor notices that the insurance company missed anything, they may supplement (only for items they perform)
15. Contractor will send Completion Certificate to insurance company
16. Insurance company will send final check (it may be divided into two checks – one for final payment and one for supplements)
17. Once received, customer will get check endorsed from mortgage company (if applicable)
18. Customer deposits check in personal account (may take 7-10 business days)
19. Customer pays contractor outstanding balance
20. Contractor sends warranty information
21. If customer chooses us, they immediately become a part of the OneSource family!

For more information about our process, visit www.onesourcerooofs.com.