

# How To Successfully File An Insurance Roof

Plan for better results with MAX4 Claims Specialists  
More resources at [www.max4claims.com/commercial](http://www.max4claims.com/commercial)

## CONDUCT ROOF INSPECTION



Inspect the entire building for hail or wind damage. You can use the recommended instructional at [www.max4claims.com/commercial](http://www.max4claims.com/commercial). Hail damage should be found by using bright colored sidewalk chalk. Swipe over the hail impact with the chalk on edge. Take photos of all damage on the roof, exterior siding and interior damage when it applies.

\*If you are unsure of the damage and need help with the inspection, the photo report or identifying damage due to wind or hail, email MAX4 for assistance at [info@max4claims.com](mailto:info@max4claims.com) or call.

## EXPLAIN THE PROCESS



Take a few minutes to discuss with the Insured the damage you found, show photos. This is a perfect time to talk them through the insurance process. Have them sign your *Letter of Intent*, explain why. Do not give them an estimate.

## START THE CLAIM PROCESS



Encourage the Insured to file an insurance claim if they haven't already. They can achieve this by asking their insurance agent for assistance or call their insurance company directly.

## THE ADJUSTER WILL CALL



Once the claim has been filed, the Insured will receive a call or email from the insurance adjuster. The adjuster will set a date/time with the Insured to view the damage. Ask the Insured to inform you once the appointment has been set, so you can also attend.

## THE ADJUSTER'S INSPECTION



Be onsite for this. Quietly observe, become an ally, do not challenge the adjuster at this time.

## ADJUSTER WILL EMAIL RESULTS



An emailed copy of the insurance company's estimate will be sent to the Insured, along with their 1st check. This is for the "ACV" or actual cash value of the repairs. This amount is usually around 50% of the total amount for repairs to the building.

## TIME TO SUPPLEMENT



Email or call MAX4. Then MAX4 will email you a "Job Folder Link." The Contractor should upload 4 items to the MAX4 job folders. Notify MAX4 once this has been completed. Those items are:

- The insurance company's estimate
- All damage photos taken
- An Eagleview of the address
- The signed Letter of Intent

## MAX4 WILL RESPOND 24-48 HRS



We will call you to discuss the damage; then go to work for you. At this point, MAX4 will create a SUPPLEMENT estimate with the additional items missed or omitted, create a photo report, and email documentation to the adjuster for review.

## WE BEGIN THE NEGOTIATION



MAX4 will begin to negotiate with the insurance company through emails and phone calls. For better results, we ask you and the Insured to leave all future communication with the carrier to MAX4.

## REINSPECTION OR APPROVAL!



Once MAX4 receives an "APPROVAL" we will contact you and detail the increase. At this point, MAX4 will invoice you 10% on the "new" money only - money the insurance company added to their estimate.

## COMPLETE THE WORK, SIGN COC



Once completed, ask the Insured to sign your COC. Have the Insured send the following to their insurance company: Signed COC and completion photos. Now you can receive your final payment for the restoration. The insurance company will send the Insured all the money they previously held back. This money is called "depreciation."

