



INSURANCE CLAIMS & SUPPLEMENTS -WHAT TO EXPECT

1. You and your Werner Restoration representative will review the insurance company's paperwork (if you already have filed the claim) to evaluate what they are and are not going to repair/replace. Your Roofing representative will explain the terms that most people are not accustomed to and what it all means.

2. You will go over your Werner Restoration contract with us and sign it.

3. At this point you need to contact your lender if the ACV check (your first check/deposit check) is made out to you and the lender. If yes, follow their requirements to get the check signed so you can deposit it and have the funds available to pay Werner Restoration ASAP.

4. Upon the insurance company's acceptance of your claim, you will make your first payment to Werner Restoration for the full amount of the ACV (your first check).

5. Once the work is complete or has substantial completion, Werner Restoration will prepare the final invoice for the insurance company that will include what they refer to as "The Back End Costs". It's very important to understand this because these costs are expected by the insurance company and cannot be determined until

completion. These back end costs are referred to as Supplements.

6. It generally takes 2-4 weeks to receive the final check. When it comes, you need to give us a call to let us know the check has arrived. Please be sure to make a copy of the final claim paperwork for your Werner Restoration representative.

7. The important thing to remember is that your maximum out of pocket expense will never change, will never be exceeded, and it is in writing on your proposal. Your deductible is set in stone.

8. At the final meeting to finalize paperwork you will receive the final invoice, lien releases, and warranty information (if applicable). At this time, you will pay us the balance of the depreciation and supplement money the insurance company and Werner Restoration have agreed on plus your deductible.

We understand all of this is a major inconvenience to your everyday routine and we want you to know that we will do everything in our power to reduce the headache of dealing with insurance companies and your lender.

WernerRestoration.com

