



# COMMERCIAL CLAIMS & SUPPLEMENTS -WHAT TO EXPECT

Many insurance company adjusters have never been contractors, so they don't know what it takes for a thorough and complete claim. They might not understand the complexity of the scope of work and therefore often miss vital items. They are also employed by the insurance companies and have their employer's best interest in mind. We are not saying they are always trying to cheat you but let's face it; their job is NOT to spend a great deal of time making sure that your best interest is their first concern.

Werner Restoration specializes in Hail & Wind claims. What this means to you is that we do insurance claims every day and even have a supplement and claims department and all they do, all day, every day, is deal with the insurance companies on your behalf.

### COMMERCIAL INSURANCE CLAIMS PROCESS

If you suspect hail or wind damage to your roof from a recent storm, contact Werner Restoration for a free inspection and consultation. If our HAAG certified inspector recommends you file a claim with your insurance company, we will explain who to call and what to say and be at your side as you call your insurance carrier to walk you through the process.

### OVERALL RECOMMENDED STEPS TO FILING A CLAIM

We are insurance restoration contractors, meaning we are general contractors and understand the insurance process. We work with you and your insurance company to restore your property to better than it was before the storm. Once you have filed a claim, we take it from there.



**STEP 1.** We will be at your side when filing the claim with your insurance carrier's claims office. We will tell them that we have inspected the property, found storm damage and will meet their adjuster onsite. We inform them that we will be handling the project, so the owner can go about their daily lives resting assured that everything will be taken care of.

**STEP 2.** Our detailed assessment is provided to the insurance adjuster or carrier when we meet them to go over the damage at your property.

**STEP 3.** Scope and pricing are finalized between the adjuster and your advocates from Werner Restoration.

**STEP 4.** Your Project Manager will help oversee the entire process and keep you informed as to the process every step of the way.

**STEP 5.** The only thing you pay is your deductible and any pre-selected upgrades.

**STEP 6.** The scope of work is scheduled and completed.

**STEP 7.** Your insurance company is invoiced, and depreciation released.

**STEP 8.** Upon completion of construction and full payment to Werner Restoration your warranty and paid in full invoice will be sent.

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