



Working with your insurance company for your roofing claim

Severe weather in North Texas like hail storms, tornados, high winds, and severe thunderstorms could result in you having to contact your homeowners insurance company. More than likely, you will be making a claim because of damages related to your roof. All you will be asking from your homeowners insurance company is to pay you the complete and fair value for your loss. You can greatly increase your chances of obtaining a fair settlement for your roofing repairs if you follow some basic steps when talking with your insurance company.

Insurance claim processing steps

1. Call your insurance agent or catastrophe office and file a claim for the storm related property damage to your home. Please note that you should check with us for the date of the storm if you can't remember when the damage occurred.
2. Ask your insurance agent or representative for your claim number.
3. Request that the agent or representative have the insurance adjuster assigned to your claim contact DKG Roofing Company or yourself, so that we may arrange to be present during the initial inspection.
4. When contacted by your insurance adjuster, request a firm date and an exact time that he or she will be conducting the roofing inspection. And once again let the adjuster know that you would like DKG Roofing Company to be present.
5. Once you have your roof inspection date, time and claim number please contact us and provide us with the information. We will offer to you to meet with your insurance adjuster to discuss the amount of damage. Once we are able to agree on the amount of roof damage, we will then prepare a scope of work and negotiate the price of the roofing repairs.
6. Often times the first or even second insurance adjuster that inspects your home will deny the claim of any damage or pay a minimum repair.
7. Do not be discouraged. We handle these scenarios routinely and have many unique methods to handle these situations. A re-inspection may be needed to get a second adjusters opinion.
8. When your claim has been settled, you will receive from your insurance company an itemized estimate of repair allowance. It will have 3 price columns, RCV (replacement cash value), Depreciation and ACV (actual cash value). You will be issued your first check titled to you and your mortgage lender in the amount of the ACV estimate. An amount of recoverable depreciation will be withheld from this first check until you have incurred the cost of repairs and provide the insurance company with an invoice from DKG Roofing Company. At this time you will be entitled to the replacement cash value of your claim as listed in your insurance policy.

If you have any questions, please give us a call at (940) 382-0407.

24 Hour Insurance Hotlines to file your claim

Allstate 800-547-8676

Farmers 800-435-7764

State Farm 800-SFCLAIM

AIG 888-244-6163

Geico 800-861-8380

Travelers 800-CLAIM33

AAA Texas 800-67-CLAIM

Nationwide 800-421-3535

USAA 800-531-8722



www.dkgroofing.com

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