

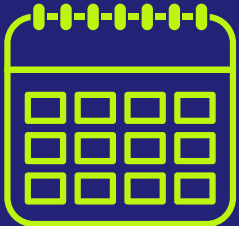
Insurance Claim Process for Storm Damage

A STEP-BY-STEP GUIDE TO NAVIGATING THE CLAIM PROCESS



Filing a Claim

Many carriers have made it easy to start this process online. If you prefer to make contact by telephone, contact the CLAIMS department. Insurance agents are great at what they do, but they are not the best resource for helping with claims. This is why carriers have entire departments just for claims processing.



Adjuster Meeting

After the initial report is made, you will be contacted by your assigned adjuster to schedule an inspection. Contact your Paragon Roofing Expert so we can meet them on your behalf to discuss and compare our findings. You have the right to request a properly licensed adjuster instead of a third - party hired by your carrier.



Claim Approval

After the onsite inspection, your adjuster will prepare a written report of the approved scope of repairs. This report is intended to be shared with your contractor to assure that all items are considered in your repair contract. We use the measurements and figures in the claim report to estimate the cost of the job.



Contractor Review

With proper information gathered from a thorough adjuster assessment, the costs to restore your home should be effectively covered by the settlement. We will use our expertise while evaluating their findings, and assist you with your claim if we discover any shortfalls or omissions.



Contract & Scheduling

When we are comfortable that the insurance scope is accurate enough, we will meet with you to sign the contract and place your project on the production schedule. We never ask for payment until the roof is completed. We never ask for money up front.



Payment From Insurance

Most carriers pay the claim in 2 payments. Sometimes these checks are made to you and your mortgage company. These checks will require endorsement by the mortgage holder. The first check is called the Actual Cash Value (ACV). This is usually paid to you before the job begins. IMPORTANT – Don't spend this money on anything other than your repair. Doing this is insurance fraud.



Project Completed!

When your roof is completed, your Project Manager will complete a final inspection with you and collect your down payment. If there is additional work, it will be scheduled after your roof. Our office will submit all completion documents to your carrier for release of your final payment. That is when you settle your balance with us.

FREQUENTLY ASKED QUESTIONS

1

Will Paragon cover my deductible?

Contractors are prohibited by law from covering your deductible. We chose the name Paragon because we believe in being the highest example of conducting a fair & ethical business. We apply this standard with everyone involved in our projects, from beginning to end.

2

Do I need to collect bids from several contractors?

Not necessarily. Most contractors use the same industry standard pricing software as your adjuster. Sometimes your insurance carrier will ask you to collect bids to skip sending an adjuster. Often they will use this information to accept the lowest bid this could limit the quality of your repair.

3

Can I spend my insurance money on anything I want?

If you have a mortgage on your property, probably not. The bank has an interest in assuring your property is restored, it's not a good idea regardless. First, you will not receive your full settlement without documentation showing the work has been done. If you do not complete repairs, your insurance carrier will deduct the amount paid from any future claims. Your carrier may impose other consequences of not fulfilling your agreement regarding claims, which could include Investigating you for fraud

4

Do I need to collect bids from several contractors?

Absolutely! It is our privilege to put our many years of expertise to work for you. We partner with you and your insurance carrier to make this transaction as easy as possible. Our part begins with the first meeting with the adjuster and ends with submitting completion documents to your insurance carrier on your behalf.

CLAIMS PHONE NUMBERS FOR COMMON INSURANCE CARRIERS

AAA	866-222-2378
Allstate	800-255-7828
Auto Owners	888-252-4626
Farm Bureau of Arkansas	866-275-7322
Farmers	800-435-7764
Nationwide	800-421-3535
Shelter	800-743-5837
State Auto	877-722-5246
State Farm	800-732-5246
Travelers	800-252-4633
USAA	800-531-8722