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## Insurance Claim Guide

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### 1. Schedule a Professional Inspection

Contact WestPro at 303-834-9236 to schedule an inspection. A WestPro Project Consultant will perform a complete assessment to determine if your property qualifies for an insurance claim.

Inspection Notes:

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### 2. Call in Your Claim

Call your insurance carrier and inform them that WestPro has identified damage to your roof.

Date of Inspection:

Date of Loss/Damage:

### 3. Schedule Your Claim Adjustment

Your insurance adjuster will contact you to set up a time and date for your insurance adjustment.

Claim Number: \_\_\_\_\_

Adjustment (Time and Date): \_\_\_\_\_

### 4. Receive Your Claim Documents

Your adjuster will provide you with your claim paperwork/estimate and your first check (ACV Check).

*\*Your insurance policy may require that your insurance check be endorsed by your mortgage company. Contact your mortgage company for details regarding their Loss Drafts Process, including any necessary mortgage inspections.*

### 5. Follow Up Appointment

Once you have received your insurance estimate from your adjuster, contact WestPro at 303-834-9236 to schedule your follow up appointment. The purpose of this appointment is to discuss your claim summary and roof replacement options. Please provide your claim paperwork to WestPro before your appointment.

### 6. Installation

After authorizing the installation and paying your deposit, WestPro will contact you with your Material Delivery and Roof Installation Dates.

### 7. Progress Payment Due

When the final shingle is installed WestPro will request your Progress Payment. This will include your first check from your insurance (your ACV) and your deductible. This is due within seven (7) days.

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## 7.City/CountyInspections

After your roof installation is complete, WestPro will schedule any necessary inspections required by your local building department.

*\*Your local building department may require WestPro to provide a ladder for the inspector. Please do not remove this ladder or your posted building permit until inspections are complete. WestPro will pick up the ladder from your property after all necessary inspections have been completed.*

## 8.Receive Your Second Insurance Payment

WestPro will send the invoice directly to your insurance carrier. Your insurance carrier will then release a second payment to you which will include your recoverable depreciation and approved claim supplements. This process will take an average of 4 - 6 weeks. You will receive a final invoice from WestPro only after WestPro has settled your claim with your insurance company.

*\*Your insurance policy may require that your 2nd insurance check be endorsed by your mortgage company. Submit your check requiring endorsement to your mortgage company as soon as possible, as you are responsible for ensuring that your checks are processed in a timely fashion. If your mortgage company requires a conditional waiver of lien or other mortgage packets details, please email this document to our office: [info@westproroofting.com](mailto:info@westproroofting.com). Send the completed document to your mortgage company for approval.*

## 9. Make Your Final Payment

You will receive a final invoice from WestPro via email for the balance of the project.

Your invoice will include your selected upgrades and supplements (additional claim payments) that were approved and paid by your insurance carrier.

**Final payments may be mailed to: WestPro Ltd.**

**164 Primrose Ct, Longmont, CO 80501**

When your project is paid in full, WestPro will register all warranties for you. Warranty information will be mailed to you by the shingle manufacturer.

## Claim Example:

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**\$10,000** Replacement Cost Value is the total claim amount according to your insurance settlement.

**-\$3,000** Recoverable Depreciation is the part of the settlement that is withheld until repairs are completed.

**-\$1,000** Deductible is to be paid to WestPro

**\$6,000 Net Claim or Actual Cash Value Payment** is the depreciated amount of the settlement and is typically the amount of the first check issued by the insurance carrier.

**Supplements** - include any work not included on the original claim summary but necessary for work to be completed. These include but are not limited to building code requirements, permit costs, price list changes, general contractor overhead and profit, additional damages, or changes to the scope of repair determined at the discretion of WestPro Ltd. The insurance carrier will release payment for supplements to the Customer. The Customer is responsible for paying the contractor for supplements.

**Upgrades**- Products or additional services above and beyond that which is covered by your insurance policy.