
Insurance Claim Guide

1. Schedule a Professional Inspection

Contact WestPro Roofing 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:

2. Call in Your Claim

Call your insurance carrier and inform them that WestPro Roofing 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 paperwork and roof replacement options.

6. Installation

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

Material Delivery: _____

Roof Installation: _____

**Please make sure your driveway is clear to allow access for our material supplier. In most cases, roofing materials will be set on the roof by our material supplier 2-5 days prior to the installation date. WestPro Roofing installation crews typically begin work around 7:00-7:30am.*

7. City/County Inspections

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.

**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 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. 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 and mail for the balance of the project, which will include your deductible and any approved supplements from your insurance carrier.

Final payments may be mailed to: **WestPro Ltd.** 1321 Sherman Dr. Longmont, CO 80501

****Payments are due within 30 days of completed installation.**** 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:

\$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 - Additional amounts that may be paid by your insurance company once work has been completed. These may include building permit costs, building code requirements, or additional repair items.

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