



# WestPro

HOME EXTERIORS

THE CLAIM GUIDE

# A Roadmap to Insurance Claims



START WITH A FREE INSPECTION. [WESTPROROOFFING.COM](https://westproroofing.com) | +1-303-834-9236



# Expert Support From Start to Finish

Damage to your home can be stressful. WestPro is here to help you, every step of the way. Just follow the steps.

## WHAT TO EXPECT DURING YOUR CLAIM PROCESS:

**1 Schedule a professional inspection**

**2 Call in your claim**

**3 Recieve your first check and claim documents then schedule your follow up with WestPro.**

## WE'LL TAKE CARE OF THE REST:

**4 We complete your repairs and handle all inspections**

**5 We bill your insurance. You receive your next payment\***

**6 We send your final invoice and register your warranty**

\*This will include any recoverable depreciation and approved supplements. In some instances you will not receive a second payment. See ACV Only Policy definition in glossary.

STEP

1

## Schedule Your Professional Inspection

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

**Inspection Notes:**

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STEP

2

## Call in Your Claim

Contact your insurance agent and report the damage identified in your inspection notes above. You may also need to reference your date of loss.

**Date of Loss:** \_\_\_\_\_

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

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

**Adjustment:**

Time \_\_\_\_\_ Date \_\_\_\_\_

STEP

3

## Receive Your First Check and Claim Documents

**Then Schedule Your Follow Up With WestPro**

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

Your claim documents will outline the replacement cost for your insurance company and for WestPro. If your insurance check lists your mortgage company, please refer to the FAQs (page 9).

**Once you have received your claim documents, contact your project consultant to schedule a time to meet with you.** The purpose of this meeting is to discuss your claim details, products, material colors, and other important details of your project.



STEP  
**4** **We Complete Repairs and Handle All Inspections**

**INSTALLATION**

WestPro will contact you with your *Material Delivery* and *Installation Dates*.

**Material Delivery:** \_\_\_\_\_

**Installation:** \_\_\_\_\_

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

**PROGRESS PAYMENT**

Once your project 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.

**CITY/COUNTY INSPECTIONS**

After your 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.



STEP  
**5**

## **We Bill Your Insurance and You Receive Your Next Payment**

### **WE FINALIZE YOUR CLAIM**

WestPro will bill your insurance company directly. We will send them everything they need to finalize the claim for the work completed. As part of your next payment, your insurance carrier will approve the release of funds for additional supplements along with recoverable depreciation.

Supplements include any work not included on the original claim documents but necessary for work to be completed. These may include building code requirements, permit costs, price list changes, additional damages, or changes to the scope of repair determined at the discretion of WestPro.

### **ADDITIONAL PAYMENT AND CLAIM DOCUMENTS**

Along with your next payment, you will receive updated claim documents with an itemized list of all repairs including approved supplements.

Once you have your next payment and finalized claim documents, contact WestPro.



STEP

## 6 We Send Your Final Invoice and Register Your Warranty

WestPro will email your final invoice. Your final invoice amount will include your contract balance and approved supplements from your insurance carrier.

All insurance supplements billed on behalf of WestPro and approved by the insurance carrier will be added to the contract total. These supplements are agreed reimbursements for WestPro, from your insurance company. Supplements will increase your balance due, but not your total out of pocket cost.

### HOW TO PAY

- Payment directly from your checking account (ACH /eCheck)
- Mail or Drop off Checks to:  
WestPro Ltd. 164 Primrose Ct. Longmont, CO 80501
- Financing Options are also available for paying your project balance.  
Please contact WestPro for more information. Subject to credit approval.

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

# GLOSSARY OF INSURANCE TERMS

## **ACV**

Actual Cash Value - calculated by taking the replacement cost of the asset, which is the cost to replace the asset at its pre-loss condition, and subtracting the depreciation

## **ACV Only Policy**

If your homeowner's insurance policy covers only non-recoverable depreciation, you will be reimbursed only for the asset's current value, not its full replacement cost. Any non-recoverable depreciation will be an out of pocket expense for the homeowner, in addition to their deductible.

## **Claim Documents**

Also known as the claim summary or adjuster's estimate. This itemized list is prepared by an insurance adjuster that outlines the expected cost to repair or replace damages covered by your insurance policy. The estimates are written using a standard estimating software and price list. Both the insurance company and WestPro work off this agreed price list and software.

## **Building Code Coverage**

Building code insurance coverage (also known as ordinance or law coverage) is a supplemental insurance coverage that covers the cost of code requirements. This means your insurance will cover additional work to ensure your repairs bring your home up to the latest building code requirements. We've found that most homeowners policies include this coverage, but a significant portion of rental property policies may not. It's a good thing to check with your agent about.

## **Deductible**

Portion of the insured loss (in dollars) deducted from the total claim payments, and paid by the policy holder to the contractor for completed work.

## **Depreciation**

Deterioration in the value of insured possessions due to age and normal wear and tear.

## **Non-Recoverable Depreciation**

Non-recoverable depreciation is the amount of depreciation that is deemed ineligible for reimbursement under your insurance policy. If you have a non-recoverable insurance policy, your insurance company will only pay the Actual Cash Value of the items for which you file claims.

## **Recoverable Depreciation**

Recoverable depreciation is the difference between actual cash value (ACV) and replacement cost value (RCV). If depreciation is recoverable in the policy, the owner may reclaim those costs once the work is complete and all costs have been incurred. With most homeowners insurance policies, the depreciation is recoverable.

## **RCV**

Replacement Cost Value - the cost of replacing property without a reduction for depreciation due to normal wear and tear. This is the full replacement cost of an item. It includes the deductible amount.

## **Supplements**

Any work not included on the original claim summary but necessary for work to be completed. These include building code requirements, permit costs, price list changes, general contractor overhead and profit, additional damages, or necessary changes to the scope of repair determined by the contractor. For supplements to be paid by the insurance company, the contractor must provide detailed documentation to the insurance company regarding why the supplements were necessary. It is up to the insurance adjuster to approve supplements.

## **Upgrades**

Additional work or material upgrades not covered as supplements or code coverage through an insurance claim. Examples include higher grade shingles (for which the insurance company may not owe), or additional work added to the project at the written request of the homeowner.

## **Change Orders**

Additional work authorized by the customer, and added to the contract total that may be necessary to complete work, but is not an insurance supplement. For example, roofing projects that have rotten wood, rusted HVAC pipes, or other severely deteriorated items. Change orders are not considered supplements as insurance companies do not owe for normal wear and tear, or deterioration not associated with the covered loss (hail, wind, fire, etc.)

# Understanding Claims

We've done thousands of projects and handled thousands of claims. We are committed to ensuring our customers understand the process and feel confident every step of the way.

## STORY TIME - AN EASY CLAIMS EXPERIENCE

Jordan and Alex have hail damage and get their insurance claim approved. The total replacement cost value of their roof is \$10,000 and they have a \$1,000 deductible. They received a \$6,000 check in the mail from ABC Insurance for their roof. This is only the first of multiple payments they will receive. It includes the actual cash value of their roof less their deductible.

They hire WestPro to do their roof for \$10,000. After the roof is finished, they write a check to WestPro for \$7,000 (ACV). They come up with this amount by taking the \$6,000 check from their insurance company and adding their \$1,000 deductible to it. They have now made their progress payment and paid their deductible.

Now the roof is fully installed, WestPro meets with Jordan and Alex to make sure they are happy with all the work completed. Then WestPro calls for final inspection by the building inspector.

Although the roof is done, WestPro still has a lot of work to do.

During the project, additional work was required by building codes in the amount of \$1,000. Additionally a building permit was required in the amount of

\$500. These additional requirements are called supplements. WestPro, as a matter of process, has documented the necessity of these supplements and will provide an invoice directly to ABC insurance company which will include requests for these supplements.

Time for Jeopardy music, this takes a while..... typically 4-5 weeks. Luckily Jordan and Alex don't need to do anything, since WestPro is working directly with their insurance company to finalize the claim and to ensure that the next insurance payment is accurate, and complete.

Once the claim is finalized, Jordan and Alex receive a check for \$4,500. They also receive copy of their new claim documents from their insurance. On the claim documents, it shows the approved supplements. Their \$4,500 check includes the \$3,000 depreciation and \$1,500 for the approved supplements.

Even though the total cost of the project increased, Jordan and Alex's total out of pocket expense was only their \$1,000 deductible. They feel great knowing that their roof is up to modern code, and it didn't cost them anything extra.



## DETAILED CLAIM EXAMPLE

<b>\$10,000 RCV</b>	Replacement Cost Value, the project total according to your insurance company. Also your original contract amount with WestPro.
<b>- \$3,000 Depreciation</b>	Amount withheld by the insurance company until work is total cost is incurred or invoiced.
<hr/> <b>= \$7,000 ACV</b>	Actual Cash Value, the depreciated amount of your claim. This will be your Progress Payment amount to WestPro.
<b>- \$1,000 Deductible</b>	Amount deducted from ACV, to be paid by the customer/insured to WestPro.
<hr/> <b>= \$6,000 ACV Payment</b>	This is the first check you will receive from your insurance company.

**Work Complete - WestPro sends final invoice to insurance company**

<b>\$3,000</b>	Depreciation paid directly to you.
<b>+ \$1,500 Supplements</b>	Supplements also paid directly to you because your insurance company approved this additional amount for payment to WestPro.
<hr/> <b>= \$4,500 Payment</b>	Payment to customer/insured to be paid to WestPro.

## INVOICE EXAMPLE

<b>\$10,000</b>	Original Contract and RCV
<b>+ \$1,500</b>	Approved Supplements
<hr/> <b>= \$11,500</b>	New Total and RCV
<b>- \$7,000</b>	Progress Payment (this was the ACV amount and includes your deductible)
<hr/> <b>= \$4,500</b>	Remaining balance to be paid to WestPro

This is why Supplements will increase your balance due, but not your total out of pocket cost. Supplements are a normal part of the insurance claim process and are utilized to ensure appropriate costs for building permits, code requirements, additional roof components, and even unforeseen parts of the project are properly covered by your insurance company.





## FAQ

### **Why should I file my claim right away?**

There are several reasons to file your claim right away - The further you get from your date of loss, the less time you will have to complete all repairs before you would forfeit your recoverable depreciation. Many policies give the homeowner a certain deadline by which they can file their claim before they consider the damage a result of neglect or normal wear and tear. This means the homeowner would be fully responsible for the entire replacement cost. In many instances, homeowners who file their claims promptly are more likely to have them approved. By reporting the claim promptly, you also prevent the damage from worsening. For example, if your roof is damaged during a storm, timely repairs can prevent water leaks and additional destruction to your home.

### **When does my depreciation expire?**

Most insurance policies require repairs to be made within either 6 months or one year from the date of loss. After this deadline the homeowner is responsible for paying any recoverable depreciation costs. Call your agent to find out what your policy states about expiring depreciation.

### **How long until I get my final invoice after the installation is complete?**

Once your installation is complete, there are several steps we need to take before sending you your final invoice. First, we will schedule and pass a city / county inspection. Next, we send the inspection results and a full itemized invoice to your insurance carrier for approval. Insurance companies often take several weeks to review these invoices and approve the necessary supplements. Once they have confirmed in writing all approved charges, they will send you a revised claim summary and a check for any supplements and recoverable depreciation. At this time, we will send you your final invoice to close out your job

### **Why is my mortgage company on my insurance check?**

Your insurance policy may require that your insurance check(s) 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 packet details, please email this document to our office: [info@westproroofting.com](mailto:info@westproroofting.com). We will fill out the necessary information and return it to you so you can send the completed document to your mortgage company for approval.

### **Why is my final invoice higher than the remainder owed on my contract?**

This is normal. Your invoice will include all supplements that were approved and paid by your insurance company. Oftentimes your original estimate from your insurance adjuster does not include code upgrades, building permit costs, or other supplemental items required to properly complete repairs. We bill these additional charges directly to your insurance carrier. Once the additional charges are approved, your carrier will send you a check for reimbursement and those costs are added to your final invoice. Since homeowners are reimbursed for supplements, these charges will increase the contract total, but not your total out of pocket cost.

### **How do I let my insurance know about my upgraded shingles?**

Most insurance carriers have their own forms they require contractors to fill out identifying all materials used in a repair. Once your final invoice is paid, we can complete and send these forms directly to your insurance agent

### **What if I am selling my home before the roof is installed?**

This process requires a few more steps but we handle situations like this all the time (as do realtors) and there

should be no issue. The seller will file an insurance claim as they normally would. Once the claim is approved, WestPro signs a contract with the seller for the amount quoted by the seller's insurance. The funds for the new roof are subtracted from the equity of the home. The title company pays WestPro directly for the work. Once installation is complete, the seller is reimbursed for the replacement via their insurance company.

### **Will my insurance company pay WestPro directly?**

Unless previously agreed to, your insurance carrier will not pay your contractor directly. All checks will be made out to the homeowner/policyholder (and sometimes the homeowner's mortgage company). If you believe that you have not received the correct checks or check amounts, you should contact your adjuster directly.

### **What if my claim is denied?**

If we recommend filing a claim, we are confident there is enough damage to your home for your insurance company to pay for the necessary repairs. If your claim is denied, we will send your insurance carrier our photos of the damage as well as an estimate for the necessary scope of repairs. This should trigger them to send out a second adjuster to reinspect your home. We will meet this adjuster on site to help facilitate approval.

### **Will you meet my adjuster to inspect the home together?**

We have found the best results for homeowners happen when we do not meet adjusters on their first visit to the home. In the event of a claim denial or dispute, we can meet the adjusters on a reinspection.

### **What materials will be used?**

WestPro uses top tier materials specifically designed for our Colorado Climate. These products are intended to increase home values and decrease the cost of ownership. Our typical installations include GAF roofing materials, James Hardie siding products, and Provia vinyl windows. All of these products carry the best warranties in the industry.



# Windows, Roofing, Siding & Gutters

## CONTACT US

From insurance claim guidance to scheduling an inspection, our team is ready to assist you. Contact us to schedule services, inspection or estimates.



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