A no-nonsense approach to settling your storm related loss fairly and with less stress.

Use the steps in this booklet to:
- Familiarize yourself with the claims process
- Select a qualified contractor
- Avoid becoming a victim of fraud

STOP
Educate Yourself About the Facts

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My name is Larry Gebhart, and I am the President of Ridge Top Exteriors. I’ve been in the home remodeling and exterior restoration business for longer than I can remember sometimes; nevertheless, I’ve enjoyed pretty much every moment of it.

I’ve gotten a great deal of satisfaction from helping people out after they’ve had a major weather event blow through their town. We’ve assisted over 10,000 homeowners, churches, and businesses with their restoration projects, and we are not too shy to say; “We’d like to help you, too!”

My staff and I have seen about every conceivable mess that you can imagine; from scammers stealing people’s money to incompetent contractors using inferior materials and less than honest insurance companies denying legitimate claims. Through it all we’ve guided folks just like you through the seemingly endless maze of paperwork, regulations, codes, material choices, and compliance issues.

I’ve put this guide together because I’m tired of seeing good people being taken advantage of simply because they didn’t have the basic knowledge needed to make an informed decision. So, whether you elect to use us or not, we’re confident you’ll make better choices after reviewing this guide.

Feel free to download additional copies for your friends, family, and co-workers at http://goo.gl/Ul2J1O

Thanks in advance for allowing us into your home.

Sincerely,

Larry Gebhart

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A storm has just rolled through and you’re concerned your home may have sustained damage. **Now what?**

Your front door is being inundated with brochures, sales materials, business cards, and door-knocking salespeople...

Relax, there’s no need to panic and no need to make immediate decisions. That’s right; unless you have a tree sticking through your living room you don’t have to make any decisions right now. And don’t let ANYONE tell you otherwise.

**So take a deep breath.**

Reviewing this guide book is one of the best decisions you could have made.

Some of the questions we’ll answer for you include;

- How do I determine if there is damage?
- How do I file the insurance claim?
- How does the process assure me a fair settlement?
- How long is the process going to take?
- How do I know if I’m hiring the right contractor?

After a major weather event like you’ve just experienced, contractors will be coming out of the woodwork making all types of claims and promises. Please be aware that there are many red-flags that can pop up.
The purpose of this guide is to educate you regarding the storm damage insurance claim process so you may recognize those red-flags. After you’ve finished this guide you’ll be armed with all the information needed to make the best decisions in order to get the required repairs done correctly and fairly.

*This red flag symbol denotes an area where you need to be on alert.*

**STEP 1**

- EDUCATE YOURSELF-

The average American homeowner installs less than one new roof on their home in an entire lifetime. Most homeowners have never initiated a claim on their homeowners insurance either. Now all of the sudden you may be facing the task of doing both at the same time; as one transaction!

Educating yourself on what to expect and what pitfalls to avoid makes your undertaking much less stressful and provides you a much more positive experience overall.

- Familiarize yourself with the terminology – check the glossary of terms at the end of this booklet
- Understand the process.

This is a financial transaction, but unlike most other purchases, there is one party (the insurance carrier) attempting to negotiate for both sides (them and you). Most people accept this regardless of the fact that the entity doing the negotiating is also writing the check. Conflict of interest? That is for you to decide.
As a financial transaction, you have the most to gain and, if handled incorrectly, the most to lose. The focus should be on the quality of repairs and representation that you are going to receive; this isn’t about putting money in your pocket, saving the deductible, or getting the lowest bid.

► It is common to have contractors offer to pay your deductible, give you rebates, or provide other monetary incentives in order to get your business. In fact, you’ll see these offers plainly displayed on the literature they mail you or leave on your doorstep. As a policy holder you have a contractual (and in most states, legal) obligation to pay your deductible. For every dollar you save, or pocket, that is one less dollar that the insurance company was obligated to pay. It is estimated that over 30 billion dollars per year is lost to fraud in homeowners insurance claims. It may seem like a victimless crime, but we all pay for it through higher premiums.

The entire process, from the initial inspection until the last supplement is filed and final payment is made may take a few weeks to several months. The size of the storm, the assets available to your insurer, and the possibility of material shortages will all impact the amount of time needed to complete your project. Be patient and let your contractor do their job for you.

A good restoration contractor will help you through the process. A great restoration contractor will advocate your claim on your behalf. We’ve documented thousands of claims where the homeowner would have received substandard settlements if not for our advocacy.

► Be cautious of anyone who asks to see any of your insurance paperwork before they’ve done their own inspection. Anyone offering to make repairs “for insurance proceeds” is likely looking for a quick buck and you could be left with inadequate repairs, or worse. Even the best adjusters miss things, that’s why you need a contractor that looks out for your best interests, not theirs.
Not all materials are created equally, nor do all contractors have the same expertise, experience, and qualifications to finish your project properly. Once the repairs are completed, it’s too late to change your mind. Do a little homework. An hour spent on-line or at a building supply store comparing product warranties and product specifications is time well spent.

► The exact brands, types, and models of products being used should be specified on your contracts. Know what you are getting! The range of quality and warranty coverages offered varies immensely; it is in your best interest to demand the highest quality for the money. A contractor who is unwilling to spell it out needs to be avoided.

STEP 2
- --CHOOSE A CONTRACTOR--

For most folks, this is the most difficult, and most stressful part of the entire process. It goes without saying that it is by far the most important. There is an endless array of products on the market and a seemingly endless choice of contractors eager to sell them to you. So take a moment and consider the following points:

1. Many states have no registration or licensing requirements for exterior contractors.
2. It is estimated that 80% of roofing contractors are out of business within 5 years of start up.
3. Should an accident occur on your property you may likely be held liable if the contractor fails to carry workers compensation or general liability insurance.
4. If a contractor is willing to defraud your insurance company, they’ll do the same to you.
5. After a storm, anyone with a pickup truck and a ladder will claim to be a contractor.
By now you’re probably wondering what steps you can take to protect yourself and your property from scams, shoddy workmanship, and false promises. It isn’t that hard if you take the following steps:

1. Ask for copies of licenses. If your state doesn’t require one, ask for business registrations or current tax ID forms.

   ► If a contractor can’t provide you with validation that they are a legitimate business enterprise you may have little, if any, recourse if something goes wrong.

2. Verify how long they’ve been in business; you can do this by simply asking to see a copy of their articles of incorporation.

   ► Just like proof that they’re a legitimate business, a contractor should easily be able to provide proof of longevity. 3-5 years is playing roulette; anything less may be an invitation to disaster down the road. 5-7 years is better. 10 or more years demonstrates a commitment to the trades, stability, and the likelihood of continued operation. This is important if you have an issue years later. Craftsmanship issues could show up after 5-7 years; you want your contractor to be around then, right?

3. Ask for copies of insurance certificates for Worker’s Compensation and General Liability.

   ► This insurance protects you just as much as it protects the contractor. It is typically required by law. These documents are part and parcel of any legitimate contractor’s repertoire, too. If they can’t be shown to you, stop right there. End of story.

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4. Be wary if they offer to cover your deductible, give you back some money, or write a contract for your insurance company that's higher than the actual amount of repairs.

► You’d be amazed at how many people will agree to help you commit fraud. If any of the above are offered, direct them to the door, report them to your insurance company and your state insurance commissioner. If they’re willing to cheat your insurance company, chances are; they’ll cheat you too.

5. Ask for industry credentials.

► Okay, they’ve passed all of the above, now; are they competent? The best way to answer this is through industry associations and manufacturer certification programs. Just because someone has been in business 20 years doesn’t mean they’re actually good at what they do. Membership in trade associations demonstrates general care and concern for their reputation. Becoming factory certified can be a tough and demanding process; certification generally requires meeting stringent standards for customer care, build quality, and financial stability. A contractor without credentials is a big red flag, and a giant question mark.
If you have shingles missing from the roof as the result of wind damage, it is fairly easy to identify. Hail damage can be a little more difficult to uncover. Unless it was very large hail in excess of 2 inches or so, you won’t be able to see much from the ground. Hail can ruin your roof by breaking the fiberglass mat that holds your shingles together. It can also cause excessive granule loss, leading to premature failure of individual shingles, which over time, will create holes and eventually; leaking.

A good way to assess whether there is roof damage is to survey some areas closer to the ground. Not only is this easier, more importantly for most people, it’s safer, too.

- Look around the yard; are lawn ornaments chipped, cracked, or broken? Check downspouts and gutters for dents, too.
- Look in the driveway; did you have a car outside? Is it dented or is there broken glass?
- How is your patio furniture? Are webbed chairs torn? Are there pock marks in wood decking? Are table tops dinged-up, or in the case of glass; is it chipped, cracked or broken?
- If you have siding, look for dents, discoloration, cracks, or chips in vinyl. If you have metal, look for dents not only in the siding but window wraps and fascias also. Look for marks, chips, and missing paint on wood siding.

The absence of any of the above doesn’t necessarily mean there is no damage on the roof but these can provide a quick measure for you.

There are many variables that can dictate the amount of damage; wind speed and direction, duration of the event, tree cover, roof design and slope...
In the case of hail, the size, hardness, even shape can affect it’s overall impact. Of course it goes without saying that if you have limbs or whole trees down in your yard, most likely there will be more extensive, readily recognizable damage; in the event of downed trees or limbs **exercise extreme caution**, especially in the vicinity of power lines. NEVER try to move any portion of a tree or limb if it is in contact with any power line. ALWAYS wait for trained professionals to deal with these types of hazards.

The most effective means of determining damage is still through the use of a licensed, competent, and experienced restoration contractor. The expertise required to effectively manage a storm restoration claim is vastly different from just having new shingles or siding installed on your home.

If you have any doubts at all if you have damage, leave it to someone who is versed in the industry and who knows what they are looking for. With many styles and colors of shingles hail damage can be especially difficult to uncover; what may look like a perfectly good roof may come back to haunt you a few years down the road if incorrectly analyzed.

Another good reason to have a contractor examine your home is this: if there is no damage, you will save yourself the time and your insurance carrier the expense of opening a claim and sending an adjuster. A contractor with integrity will tell you up front if no damage exists and will move on.

► **Many contractors will ask you to enter into a contract which binds you to them, before your claim is approved. If an adjuster has not approved your claim yet, you may find yourself on the hook for the entire cost of a new roof: even if there is no damage. Be especially wary of anyone who asks for substantial money up front, before your claim is approved. A respectable contractor will be willing to work with you and your carrier without collecting money first. They know that they will earn your business by providing honest, fair, and professional services without having to”lock you in” the first time you meet. Also, never accept gratuities for putting a sign in your yard, it’s an old trick designed to make your neighbors think you’ve chosen a contractor. Oh, one other thing: never give cash to anyone!**
STEP 4
- SETTLE THE CLAIM-

Once you have had a professional evaluation of your homes exterior, and have been shown pictures or other evidence of damage, you will need to file a claim with your insurance carrier. Most policies have a toll-free number printed on the front of your insurance paperwork. In most cases your agent does not have the training or the authority to perform an adjustment of your damages.

Your contractor cannot open a claim for you. However, with that said, it isn’t a bad idea to have them available when you make the initial call. They can come in handy to answer any questions the claims representative may have. Typically, your insurance carrier will want to know and verify the following information:

- Your name, address, and policy number
- The date and time of the loss
- The type and extent of loss

Once the claim has been opened, an appointment will be scheduled for the adjuster to inspect the property and make their evaluation for the insurance carrier. It is vital that both you and your contractor are available for this appointment.

▶ An adjuster working alone might miss some of the clues your contractor found possibly resulting in a rejected claim. If you and/or your contractor missed the adjuster meeting, and things don’t seem right, immediately call your claims department and request a re-inspection. Be sure to notify your contractor, too.

You deserve a fair and precise settlement to make you whole again. The adjuster could simply make a simple measuring error. Remember this...three pair of eyes are better than one.

A few years later when the roof has begun to deteriorate rapidly, the damage is old and it is impossible to tell what caused it or when.
Your project manager will share his findings and estimate with the insurance adjuster at the adjuster meeting. Once the scope of repairs has been agreed upon, you will need to enter into a written contract with the contractor so that materials can be ordered and repairs scheduled. Insurance companies set the value in advance of each item in your repair. An ethical contractor will utilize the highest quality materials and craftsmanship possible for that amount, giving you the best protection for the money. Others may use the cheapest they can find. Which would you choose?

- Verbal promises are difficult to enforce, if they aren’t willing to document your agreement, that should be reason for concern. When the contractor says they are going to do something, have them spell it out in your contract, including estimated start and completion dates. Make sure that all the details of your repairs are in writing, then match the repairs from your insurance paperwork to the contractor’s written agreement. Ensure that all line items are accounted for and don’t sign anything until all your questions and concerns have been addressed to your satisfaction. Be sure you get copies of everything you sign.

Your insurer will probably pay you up-front for the Actual Cash Value of your repairs, then the balance once repairs have been completed. It is best to pay your contractor with a personal check, so you have your own record of payments. A deposit of 10-20% should be sufficient to get the job started. The balance will be due once all specified repairs have been completed and you have received final payment from your insurance company.

- A financially stable contractor will have the ability to complete your project without requiring a large down payment. If a contractor asks for a large deposit with the contract, this may signal a cash flow problem, be on the alert. Never turn over an endorsed insurance check and be cautious if a contractor offers to take your insurance check to your mortgage company for endorsement.
Glossary

You may find it helpful to familiarize yourself with the following terminology:

**ACV**: Actual Cash Value. With insurance settlements, actual cash value is generally used to compensate policyholders for their losses. That is, what is the least costly amount (or current value) that can be used to settle your claim? As an example: let’s say your roof would cost $10,000.00 to replace at today’s labor and material costs. However, when asked, you inform the insurance company that your roof is 15 years old, and the adjuster notes that your current roof is a 25 year shingle. In essence, you have used 60% of the life of your roof (15/25=60%), therefore the actual cash value (or the left over value) of your roof is currently $4,000.00 ($10,000.00 x 60% of use, leaves $4,000.00). Your deductible is generally deducted from your ACV check. Depositing this check does not waive your rights.

**Adjuster**: An adjuster can be an employee of an insurance company or an independent contractor hired specifically to work in a catastrophe area on behalf of an insurer. Their job is to document their findings and pass them on to a claims representative. An adjuster may or may not have the authority to approve or deny claims in the field; this authority will vary from company to company and with individual adjusters, depending on experience and policy. An adjuster should be an impartial observer, basing his or her findings on evidence of an objective nature. A homeowner should make every effort to be available at the time of the adjuster’s inspection of the property. You are encouraged to have your contractor or Project Manager at the inspection, as well; they know the processes and terminology very well and, at your request, may assist you in mediating your claim.
Glossary of Terms continued:

**Adjuster’s Report:** Also known as a Scope of Project, this document will be prepared by the adjuster for you. The format will vary by company, however the basic information is the same. The report will contain an itemized list, by quantity, of the components of your home to be replaced. A report for your siding, for example, may contain the ACV, RCV, and depreciation amounts for the tear-off of the damaged siding, the replacement siding itself, vapor barrier, haul away and disposal fees, taxes, and permit fees. This report may also contain a cover letter, with various breakdowns of the entire project, along with sketches and a summary. Your Project Manager will review the report with you to verify its completeness and to make sure that nothing has been overlooked.

**Deductible:** Property insurance contracts usually have some amount written in as a deductible. A one thousand dollar deductible is common in homeowners policies. The insurance company is saying, in your policy, that if you have a covered loss, you will pay the first $1,000.00 (or whatever your actual deductible amount is), and they will pay the rest, up to the limit of your policy. Beware of anyone offering to pay your deductible, whether it’s by giving you a coupon, offering “cash-back” or especially if they offer to write one contract for you at a lower amount, then submit a contract with a higher price to your insurance carrier to cover your deductible. This may constitute insurance fraud and that costs everyone more in the long run. It has been estimated that over 30 *Billion* dollars is lost each year, due to homeowners insurance fraud.
Glossary of Terms continued:

**Depreciation:** Using the example from above, the difference between the current replacement cost value ($10,000.00) and the ACV ($4,000.00) is $6,000.00. That difference in value is often times referred to as the depreciation. Another way of looking at it would be, you purchase a new car today for $20,000, in five years you go back to the dealer to trade it in, and they offer you $8,000.00 for the car. The $12,000.00 difference is the depreciation in value due to age, use, mileage, etc. The same concept is applied to the materials in your home. Of course, you probably haven’t put any miles on your house. In most cases, the insurance company will compensate you for the ACV portion of your claim, once the claim has been approved. Unless you have already contracted to have the work completed, the amount of the depreciation is usually withheld from your settlement until such time as the insurer has received proof that the covered repairs have been completed. Your Ridge Top Project Manager will prepare all the needed documentation on your behalf, in order to facilitate the release of depreciation, once your project has been completed.

**Indemnity:** The sum paid for a loss. With insurance policies, the idea is that you don’t come out any better than you were before your loss, nor do you come out any worse off. That might be difficult when talking about your home’s exterior. Using the 15 year old roof as an example, it would be impossible to replace your 15 year old damaged roof with a 15 year old undamaged roof. That is why most homeowners’ policies have replacement cost value clauses. Now would be a good time to review your policy, so that you know exactly what to expect from your insurer regarding your coverages.
Glossary of Terms continued:

**RCV:** Replacement Cost Value. The cost (in today’s dollars) to replace an item with a new item of like kind and quality, similar to the item which is being replaced. RCV is generally based on prevailing local rates for labor and materials. It is important to note that the RCV is the maximum amount that will be paid, once proof of completion has been provided to the insurer. Ridge Top uses the same estimating software as most insurance companies, assuring you that in nearly every case, we can do all of your restoration work for no more than the total insurance estimate.

**Supplement:** If additional damage or items are uncovered, which were not listed on the original Adjuster’s Report, your Project Manager will submit a supplement to your insurer’s claims department for reimbursement of those items. Supplements are quite common, since it is virtually impossible to see what is under your roof or behind your siding until the old materials are removed. Your Ridge Top Project Manager will be familiar with all aspects of your claim and your property, so you can feel confident that no detail, no matter how small, is missed or overlooked.

**WOW:** 67% of Ridge Top Exterior customers come from referrals. We call it the WOW Factor. We thrive on attention to detail, knowing our craft, putting your needs before ours, and keeping you informed all the way through your project. From picking colors to picking up the last nail and beyond; all culminate in a customer experience that leaves people saying, “WOW”. Give Ridge Top Exteriors a call today and discover for yourself what “WOW” is all about.
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RIDGE TOP EXTERIORS CREDENTIALS

• Incorporated: 2002

• Fully insured - Worker’s Compensation and Liability coverage many times that required in most states

• All Project Managers tested through the International Association of Certified Home Inspectors

• Licensed insurance adjusters on staff

• Certified Green Roofer

• G.A.F. Certified Master-Elite Contractor - Ranked in the upper 3% Nationally for build quality, customer satisfaction, and financial stability

• Certified Mastic Elite Contractor - Premium vinyl siding with the look and feel of real wood, without the costly maintenance

• Simonton Windows® Preferred Installer

• Full-time National Compliance Staff to monitor code compliance, regulatory compliance, and deter fraud


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If you are unhappy with the service you receive from your new car dealer, you can always go to another dealer. Making the wrong choice when selecting your storm restoration contractor, is a choice you will live with for years to come.

Why take the gamble when you can get the highest quality service and products from a proven leader?

Call now for your no-cost, no hassle inspection:
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EnergyMax® Windows

Call today for your No-Cost, No-Obligation storm damage inspection.

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