

ROOF INSURANCE CLAIM CHECKLIST

A STEP-BY-STEP GUIDE TO HELP YOU FILE YOUR CLAIM WITH CONFIDENCE AND GET YOUR ROOF REPAIRED.



BE PREPARED. STAY ORGANIZED. PROTECT YOUR HOME.

1



IMMEDIATELY AFTER THE STORM

- Stay safe—don't climb on the roof.
- Take photos of the entire outside of your home.
- Photograph any visible roof damage.
- Take pictures of gutters, siding, windows, fences, AC units, etc.

2



BEFORE CALLING INSURANCE

- Review your deductible.
- Confirm if you have Replacement Cost or Actual Cash Value coverage.
- Write down the date and approximate time of the storm.

3



HAVE A ROOFING CONTRACTOR INSPECT FIRST

- Schedule a professional inspection.
- Get a written estimate.
- Request photos of all damage.

4



WHEN FILING YOUR CLAIM

- Call your insurance company.
- Record your claim number.
- Save your adjuster's contact information.
- Keep receipts for any temporary repairs.

5



DURING THE ADJUSTER INSPECTION

- Have your roofing contractor present.
- Point out all damage and ask questions.
- Take your own photos during the inspection.

6



BEFORE REPAIRS BEGIN

- Review the insurance scope carefully.
- Confirm any supplements are submitted.
- Understand your deductible.
- Don't sign anything you don't understand. Ask questions!



KEY INSURANCE TERMS TO KNOW



ACTUAL CASH VALUE (ACV)

The current value of your roof after depreciation based on age and condition.



REPLACEMENT COST

The amount it costs to replace your roof with new materials at today's prices without subtracting depreciation.



DEDUCTIBLE

The amount you pay out of pocket before your insurance coverage begins.



ADJUSTER

The insurance company representative who inspects the damage and determines your claim settlement.



SUPPLEMENT

Additional items or damage identified after the initial inspection that may increase your claim payout.



EXCLUSIONS

Specific situations or types of damage not covered by your policy (e.g., wear and tear, poor maintenance, pre-existing conditions).



LIMITS

The maximum amount your insurance company will pay for a covered loss.



NEED HELP?

Trust Roofing works with homeowners throughout the insurance claim process—from inspection to completed roof replacement. We make it simple and stress-free.



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