



What to Expect After Filing a Claim

1. Adjuster meeting

- 1.1. Your insurance company will schedule an adjuster to inspect your property.
- 1.2. Please notify Trophy Roofing (*TR*) when the adjuster is scheduled and one of our team members will plan to be there.

2. Post adjuster meeting

- 2.1. Your insurance will write an estimate after confirming there is damage.

3. Understanding your estimate

There are 5 important terms to understand

1. ACV - Actual Cash Value - the first check insurance releases. This is typically 40-60% of the job total.

2. Deductible - **ONLY** out of pocket expense

3. Depreciation: 2nd check released from insurance.. In order to recover these funds we have to show the following: Job completion photos, Proof of deductible payment, final invoice/certificate of completion

4. RCV (Replacement Cost Value)= ACV + Depreciation + Deductible. This is the full replacement cost paid to *TR* to complete your project

5. Supplement: *TR* will go over the provided insurance estimate with you. At this point *TR* can submit a “supplement” to your insurance if we notice any missed line items that we feel should be covered. **Note**: *TR* will need a copy of the provided estimate in order to supplement for additional line items

4. Out of pocket

- 4.1. You have the option to reduce your deductible (out of pocket) by choosing line items that you do not wish to do. Note if you do not wish to do certain line items, the “depreciation” for that specific line item will be forfeited.
- 4.2. Common line items that help homeowners save are the following: Fence stain, window screens, garage door panel replacement, window beading, or other smaller “collateral damage”

5. Schedule Build

- 5.1. *TR* will go over material options for all trades and then we will schedule your install.

Please email info@trophyroofingdfw.com or call your Trophy Roofing representative with any questions/concerns. We look forward to working with you.