



# STORM RESPONSE

## Dealing with Your Insurance Company

Once you choose a contractor, it is likely that they will recommend you call your insurance company and file a claim. In most cases, your insurance company will send out an insurance adjuster to evaluate the damage and work with you to resolve the claim. Most insurance adjusters are experienced with many elements of a home's construction, but may not be roofing experts or have the ability to climb on your roof, so it may be a good idea to have your GAF factory-certified contractor meet your adjuster at your home.

### Here are some other things to consider:

- If your insurance claim is approved, the settlement amount may be able to pay for a new roof similar to what you had before.
- This is a great time to choose the roof style and shingle color you want.
- Consult your GAF factory-certified contractor to share options with you.
- Don't try to settle your own insurance claim – seek professional advice.
- After a storm, many people claiming to be roofing experts or insurance-claim experts will begin knocking on your door. They'll claim that you have damage and that they can "get you a new roof." Many will ask you to sign a "contingency agreement" so they can climb on your roof and take a closer look. This document may legally bind your claim to their company.
- Never sign anything without reading it fully, asking questions about any terms that are not clear to you, and you are sure who you are doing business with and that you would like to do business with them.
- Make sure your contractor is licensed to perform roofing services in your state or municipality. Ask to see a copy of their insurance certificate and call the insurance company to confirm it is current.