



ROJAS ROOFING

Insurance Road Map



INSURANCE ROAD MAP STEPS

1. **Storm happens/damage noted**
2. Call Rojas for a free **inspection** to assess if there is undeniable damage
3. **Sign Workmanship Authorization** form so we can begin working on your behalf
4. **Call to insurance company** to let them know you have damage
5. **Adjuster appointment** - Rojas Roofing will attend
6. **Insurance Scope of Work** sent to HO by insurance - share this with Rojas
7. Determine **Rojas's scope of work** and make your selections for materials. Make your **payment** of your deductible and net ACV* as your down payment (minimum 50% of your project cost).
8. **Supplementation Process** - 6-8 weeks depending on your insurance company
[Note: not all projects will need to go through supplementation.]
9. **Make any adjustments** to the Rojas Scope of Work based on supplementation process
10. Your project moves into the production line, with **scheduling of your project** about 2-3 weeks after your project is finalized
11. **Project is installed:** The usual order of operations is roof, then siding, then gutters, then any extras or interior work. Most projects are completed within 1-2 weeks.
12. **Invoice your insurance company:** Rojas will send your invoice, completion certificate, and photos to your insurance company. Insurance will release your depreciation check. Depending on your insurance company, this process can sometimes take over a month.
13. If you had extras outside the scope of work from your insurance, you will pay that portion of your invoice within 15 days of the project completion. For your remaining balance, when your depreciation check arrives, **pay Rojas Roofing.**
14. **Project 100% complete!** Enjoy the benefits of your Rojas warranty!

COMMON INSURANCE VOCABULARY

REPLACEMENT COST VALUE (RCV): The price value of your project, as determined by your insurance company's assessment.

DEPRECIATION: The amount your house has been depreciated based on its age. In other words, if your house were new, it would have a value of the RCV, but because it is not new, the exterior has depreciated due to age. This amount will be given to you after the project is completed (additional payment from insurance) if you have an RCV policy.

NET ACV: The amount of your first check from the insurance company, totalling the RCV minus your depreciation, minus your deductible.

DEDUCTIBLE: The amount of your project you are personally responsible for paying. You pay this directly to your contractor. This is sometimes called your "out of pocket cost."

SUPPLEMENTATION/SUPPLEMENT: Your contractor or you can submit a supplement after the original claim is written to get additional items that were missed, such as gutters, pipe boots, or correct measurements.. Supplements can also be for larger parts of the project, like siding.