

HOW THE INSURANCE PROCESS WORKS

Most home owners have never had an insurance claim. Therefore, the insurance claim process is new and unfamiliar. In this document we provide you with a 10-Point understanding of the process.

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1. A FREE inspection is done to determine if you have enough storm damage to file a claim. Note: You cannot have your policy canceled or premium increased because you file an act of God related claim.
2. If there is enough damage, we will sign a conditional agreement which allows us to perform the work if your insurance claim is approved. IF THERE IS NO APPROVAL, THERE IS NO OBLIGATION. Your costs are limited to your deductible plus any upgrades
3. We then verify your type of insurance and amount of deductible as per your policy declaration page.
4. You will call in your claim with our guidance.
5. When your insurance adjuster comes out, we will be there to represent your damage and assist them.
 - a. If your claim is approved, you will receive the first (Net Claim) check from your insurance company. If you have a mortgage, your check will be made out to you and your lender. Both parties must endorse the check.
 - b. If your claim is denied, we can schedule a second inspection to get approved. Many claims are approved at this point. If you are still not approved, we will provide you with information about the legal process and refer you to an attorney who specializes in storm damage.
6. After your first check arrives, we will collect your first check as well as your deductible.
7. Your work will be scheduled and material delivered. Your roof replacement will normally be completed in two days.
8. Your insurance company will send a second check to complete payment if you have a Replacement Cost Value policy. If you have an Actual Cash Value (ACV) policy, then, your depreciation is not covered and you will not get a second or depreciation check. In this case you will be responsible for paying the depreciation amount of your claim.
9. In many cases you will receive a Supplement Check. This check is for work MOKAN Home Improvement completed, but was not included in the original insurance companies Statement of Work. This Supplement check belongs to MOKAN Home Improvement and needs to be paid in full before a warranty is issued.
10. Warranties are issued for all work completed and paid for.