# ROOF INSURANCE CLAIM CHECKLIST

Everything to gather before, during, and after a Colorado hail claim

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## 1. BEFORE YOU CALL THE CARRIER

- [ ] Write down the storm date (date of loss) — carriers require it.
- [ ] Photograph obvious damage from the ground: dented gutters, downspouts, vents, AC fins.
- [ ] Check the ground for shingle granules washed out of downspouts.
- [ ] Photograph any interior water stains on ceilings and walls, with dates.
- [ ] Get a free roof-level inspection and a written, photo-documented damage report.
- [ ] Locate your policy declarations page: deductible amount, wind/hail deductible, ACV vs RCV.

## 2. INFORMATION TO HAVE READY

- [ ] Policy number and carrier claim phone number.
- [ ] Date of loss and a short description of the storm event.
- [ ] Property address, year built, and approximate age of the roof.
- [ ] Prior claims on the roof, if any, and what was repaired.
- [ ] Mortgage company name and loan number (they endorse claim checks).
- [ ] Your contractor's name, license, and contact info for the adjuster meeting.

## 3. DOCUMENTS TO COLLECT AND KEEP

- [ ] Declarations page and full policy (including endorsements and exclusions).
- [ ] Contractor inspection report with dated photos of every slope.
- [ ] Carrier's line-item estimate / scope of loss.
- [ ] All ACV, supplement, and depreciation payment statements.
- [ ] Signed contract and any change orders.
- [ ] Permit and final inspection sign-off.
- [ ] Final invoice and certificate of completion.
- [ ] Every email and a log of phone calls: date, name, what was said.

## 4. AT THE ADJUSTER INSPECTION

- [ ] Schedule so your roofing contractor is on the roof at the same time.
- [ ] Confirm test squares are chalked and measured on all slopes, plus soft metals.
- [ ] Point out interior leaks, detached structures, garages, sheds, and fences.
- [ ] Ask the adjuster to note code-required items: ice barrier, ventilation, drip edge.
- [ ] Request a copy of the adjuster's photo report and estimate in writing.

## 5. AFTER APPROVAL — DON'T LEAVE MONEY BEHIND

- [ ] Compare the carrier estimate line by line to the real scope of work.
- [ ] Submit supplements for extra layers, decking, steep/high charges, and code upgrades.
- [ ] Pay your deductible — in Colorado it is illegal for a contractor to waive it.
- [ ] Ask about deductible financing and the $2,000 return-customer rebate.
- [ ] Submit the final invoice and completion photos to release recoverable depreciation.
- [ ] Confirm the depreciation check and any mortgage endorsement clear.
- [ ] File the warranty paperwork: manufacturer warranty + 10-year workmanship warranty.

## DEADLINES & RED FLAGS

- [ ] Most Colorado policies require the claim within 1 year of the date of loss.
- [ ] Never sign a blank scope, blank contract, or an agreement you have not read.
- [ ] Walk away from any 'we'll cover your deductible' or 'free roof' offer — that is fraud.
- [ ] A denial is not final: re-inspections and appeals succeed with better documentation.

## NOTES

*General information only — not legal or insurance advice. Your policy language controls your claim.*