

# INSURANCE CLAIM CHECKLIST

Veteran-owned - Free inspections - CertainTeed Certified MasterCraft PRO  
(303) 319-5727 | mybetterbuilders@outlook.com

## 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.
- ☐ The 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, plus a call log: 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.

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## 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 + 5-year workmanship warranty.

## Notes