



1955 MUSTANG CT, SAINT CLOUD, FL 34771
407-279-6536

Customer Process Checklist

- **1. Sign Authorization and DOP Agreement:** We need this document signed for the Insurance Company to communicate with them and approval for us to go on your roof for the inspection. Once signed and the inspection is done, if we find damage, and you decide to move forward with the claim, we will be your contractor for the whole process.
- **2. Inspection and Evidence:** We need to find wind damage (creased, missing, broken, lifted shingles) or hail damage. We will take pictures of the chalked roof with the drone and submit the pictures to the Insurance Company. If you have interior damage or any other damages, we need to take photo evidence as well.
- **3. Claim:** After the inspection and found evidence the homeowner will file the claim with the Insurance Company. They will provide you with a Claim number. We will add the Claim number to the DOP document.
- **4. Adjuster Meeting:** The Insurance Company will contact you in the next 24-72 hours to schedule an inspection with a field adjuster. You should let us know when they are scheduled to come because we need to be there.
- **5. Waiting Period:** The field adjuster will send his report to the desk adjuster of your insurance company. This process can take from 2-3 weeks until you can get the Final Determination. We will be contacting them to follow up with the claim status and will keep you updated.
- **6. Our Estimate:** We need to accept what the insurance approves so we will not send an estimate in advance.
- **7. Approved:** When you get the final determination with the approval letter and the estimate from your Insurance Company, we are ready to sign the contract.
- **8. Denial:** When you get the final determination with the denial letter or partial denial you have the right to go to mediation with a lawyer.
- **9. Contract:** You will pick the color of your shingles and apply with your HOA for approval. Also, you will sign the NOC with it notarized, for us to pull the permit.
- **10. Payment:** You will receive two checks; the first check should be received with the approval but, if your mortgage company is included on the check you will need to send the check to them so they can endorse it. Once you receive it back you will need to endorse it and let us know when to pick it up. **YOU DON'T NEED TO DEPOSIT THE CHECK.** The second check will be issued and sent by the Insurance Company when they get the COC and final invoice from us.
- **11. Deductible:** The ONLY responsible by law for you is your deductible. You will read in the Insurance Approval breakdown that they discount the deductible from the RCV (Replacement Cost Value) because it is like your co-pay when you go to the doctor. That doesn't mean you don't have to pay it.
- **12. Material Order:** After we sign the contract our office will order the materials from our supplier, and we will let you know in the next week the delivery date.
- **13. Permit:** Our office will pull the permit when we get the notarized NOC. The permit pack will be posted on your door or window and **MUST** stay posted throughout the whole process until we pass the final inspection. Please don't remove it until we confirm that we passed the final inspection.
- **14. Delivery:** Our supplier will deliver the materials directly to the roof, sometimes certain materials will have to be placed in the driveway. We will inform you when to have your driveway cleared for the delivery truck.
- **15. Installation:** We will inform you the start date for the installation usually it takes 2-3 days to complete the job.
- **16. Dumpster:** The driveway will have to be cleared on the day of installation for the delivery of the dumpster. Sometimes the dumper might be delivered the day before installation, but you will be informed.
- **17. Mid-Inspection:** Some insurance companies acquire a Mid-Inspection that will be scheduled the first or second day of installation. You don't have to be present for the inspection. Once Mid-Inspection passes, we will continue with installation. You don't have to be present for the inspection.
- **18. Final Inspection:** Once the roof is completed, we will post the Affidavit with the permit, and we will schedule the Final Inspection.
- **19. COC:** Certificate of Completion the building department will issue the COC after we pass the final inspection. We need to send it to the insurance company with the final invoice to receive the final payment.
- **20. Final Payment:** Same process as the first payment.
- **21. Wind Mitigation:** You should call a wind mitigation inspector to get a report and you will get a wind report. You have the right to apply for a discount for your policy if you send the insurance company the wind mitigation report.
- **22. Final Photos:** We will take final photos of your roof for your Insurance Company if required and for your records.