

Is Your Insurance Roof Approval Too Good to Be True?

We understand — getting a full roof replacement approved by insurance might feel too good to be true.

But if you've received an official estimate from your carrier, we're here to assure you: **it's real, it's legal, and it's yours to use.**



Why Your Approval Is Legitimate

- You or your adjuster initiated the claim
 - Your roof was inspected and documented with photos and measurements
 - The insurance company issued a scope of work using their pricing and approval process
 - **Florida Blue Roofing is a licensed Florida contractor (License #: CCC1334380)**
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What We Can Show You

To reassure you everything is legitimate, we're happy to provide:

- Our Florida contractor license and insurance
 - The official scope of work from your insurance company
 - Our contract and **Direction of Pay** form (*not an AOB*)
 - References from other homeowners in your area
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Our Promise to You

Florida Blue Roofing doesn't cut corners, waive deductibles, or pressure anyone.

We install strong, code-compliant roofs with full transparency.

We're here to help you use the insurance benefits you're already entitled to.



You're in Control

- You can verify the claim by calling your insurance company directly
 - You can cancel within the allowed time frame if you change your mind
 - We don't move forward without your full understanding and consent
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Understanding the Insurance Process – Step by Step

1. **Report the Claim** – You or Florida Blue Roofing reports the damage to your insurance company
2. **Contract Signed** – You sign a contract with Florida Blue Roofing immediately after the claim is filed, so we can guide the entire process and protect your approval
3. **Inspection Scheduled** – The insurance company sends an adjuster to inspect and assess the roof damage
4. **Scope of Work Issued** – If approved, your insurance carrier issues a formal estimate for the necessary repairs
5. **Initial Payment Issued (ACV)** – The insurance company issues an Actual Cash Value (ACV) payment, which is paid to the contractor along with your deductible

6. **Roof Replacement Scheduled** – We order materials, pull permits, and schedule your install
 7. **Work Completed** – Florida Blue Roofing completes the work per code and insurance requirements
 8. **Certificate of Completion Submitted** – We send all required documents to your insurance and mortgage company (if applicable)
 9. **Final Payment Issued** – Your insurance releases any withheld **depreciation and/or code upgrade funds** to finalize payment. **This is paid to the contractor.**
 10. **Project Closed Out** – You receive warranty paperwork, and your roof is fully protected and complete
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What a Signed Contract Means

If your insurance company has approved your roof for full replacement and you've signed a contract with **Florida Blue Roofing**:

- We have the **legal right** to complete the project for the **insurance-approved amount plus your deductible**
- This is a **binding agreement**
- If you cancel:
 - **Cancellation fees may apply**
 - **We may enforce the contract**
 - **A lien may be filed** on your property if necessary