



Montes Jr. Roofing
720-206-4451
montesjrroofing@gmail.com

Insurance Claim Guide

1. Schedule a Professional Inspection

Contact Montes Jr. Roofing at **720-206-4451** to schedule an inspection. A Montes Jr. Roofing Project Consultant will perform a complete attic, roof, and siding assessment to determine if your property qualifies for an insurance claim.

Inspection Notes:

2. Call in Your Claim

Call your insurance carrier and inform them that Montes Jr. Roofing has identified damage to your roof.

Type of Damage: _____ **Date of Loss/Damage:** _____

3. Schedule Your Claim Adjustment

Your insurance adjuster will contact you to set up a time and date for your insurance adjustment.

Claim Number: _____

Adjustment (Time and Date): _____

4. Receive your Claim Documents

Your adjuster will provide you with your claim paperwork and your first check (ACV Check).

**Your insurance policy may require that your insurance check be endorsed by your mortgage company. Contact your mortgage company for details regarding their Loss Drafts Process, including any necessary mortgage inspections.*

5. Project Consultation

Once you have received your insurance documents, contact your project consultant to schedule a time to meet with you. The purpose of this meeting is to discuss your estimate, products, material colors, and other important details of your project.

6. Installation

After authorizing the installation and paying your deposit, Montes Jr. Roofing will contact you with your Material Delivery and Roof Installation Dates.

Material Delivery: _____ **Roof Installation:** _____

**Please make sure your driveway is clear to allow access for our material supplier. In most cases, roofing materials will be set on the roof by our material supplier 2-5 days prior to the installation date. Montes Jr. Roofing installation crews typically begin work around 7:00-7:30am.*



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7. City/County Inspections

After your roof installation is complete, Montes Jr. Roofing will schedule any necessary inspections required by your local building department.

**Your local building department may require Montes Jr. Roofing to provide a ladder for the inspector. Please do not remove this ladder or your posted building permit until inspections are complete. Montes Jr. Roofing will pick up the ladder from your property after all necessary inspections have been completed.*

8. Receive your Second Insurance Payment

Montes Jr. Roofing will provide you with an invoice. Give this invoice to your insurance representative. Your insurance carrier will then release a second payment to you for any recoverable depreciation and approved claim supplements.

**Your insurance policy may require that your 2nd insurance check be endorsed by your mortgage company. submit your check requiring endorsement to your mortgage company as soon as possible, as you are responsible for ensuring that your checks processed in a timely fashion. If your mortgage company requires a conditional waiver of lien or other mortgage packets details, please email this document to our office: montesjrroofing@gmail.com . Send the completed document to your mortgage company for approval.*

9. Make Your Final Payment.

You will receive a final invoice from Montes Jr. Roofing via email and mail for the balance of the project, which will include any approved supplements from your insurance carrier.

Final Payments may be mailed to: 14149 County Road 26 Fort Lupton Lupton CO 80621

**Payments are due within 30 days of completed installation.

When your project is paid in full, Montes Jr. Roofing will register all warranties for you. Warranty information will be mailed to you by the shingle manufacturer.

Claim Example:

\$10,000	Replacement Cost Value is the total claim amount according to your insurance settlement.
-\$3,000	Recoverable Depreciation is the part of the settlement that is withheld until repairs are completed.
-\$1,000	Deductible is to be paid to Montes Jr. Roofing
\$6,000	Net Claim or Actual Cash Value Payment is the depreciated amount of the settlement and is typically the amount of the first check issued by the insurance carrier.

Supplements - Additional amounts that may be paid by your insurance company once work has been completed. These may include building permit costs, building code requirements, or additional repair items.

Upgrades- Products or additional services above and beyond that which is covered by your insurance policy.