

THE INSURANCE CLAIM & SUPPLEMENT PROCESS EXPLAINED

FREE INSPECTION

You suspect your home has suffered from storm damage. Call All Craft Exteriors for a free storm damage inspection.

ADJUSTER APPOINTMENT

If damage is discovered, have your insurance company call All Craft Exteriors to set up a time when an adjuster and your All Craft Representative can inspect your home.

SCOPE OF WORK

Following the meeting, your insurance adjuster will generate paperwork (called a Scope of Work). This document will show pricing and quantities of materials needed for repairing your home.

FIRST PAYMENT

Insurance payments are usually made in separate checks. The first check you receive will be for the actual cash value of the repair (ACV).

NOTE: The ACV - sometimes called the "market price"- represents the cost of the replacement item (your roof, siding, etc.) minus the value that item has lost due to age. This is also known as "depreciation". So, the ACV check is often smaller than the actual price of repair. Don't worry. Once All Craft Exteriors has completed repairs, we will invoice your insurance company to cover the remaining amount. They will send an additional check for you to use to pay All Craft.

WORK BEGINS

When you have received the first (ACV) check, let us know. We will use this first check to cover the cost of ordering materials and begin repairs.

SUPPLEMENTS

Once your Scope Of Work arrives, All Craft Exteriors will go over it to determine if any items were missed or not priced correctly. We then create an estimate for the additional amount and send it to your insurance company.

NOTE: Your insurance carrier might call you at this point. Simply let them know that you have hired All Craft Exteriors as your general contractor and have them contact us.

SUPPLEMENT PAYMENT

When the insurance carrier agrees to the supplement, they will send a new Scope of Work and a check to cover the balance. Please inform us when this paperwork and check arrive.

FINAL PAYMENT

When All Craft Exteriors has completed repairs, we will invoice your insurance carrier and inform them that the work is complete. At this time, they will send a final check for the remaining balance to you. Please inform us, and we will meet with you, give you your Lifetime Labor Warranty, and collect the final payment.

NOTE: state law prohibits contractors from offering to pay a customer's insurance deductible or offering anything of value as an inducement to enter into a contract for home repairs that are to be paid for as a part of an insurance claim.



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