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**4 Tips BEFORE filing an insurance claim**

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## 4 Tips BEFORE filing an insurance claim

Storm damage can be a stressful situation and insurance claim paperwork can be confusing or difficult to deal with.

Read these tips below prior to filing your claim.

**Tip #1, Who is on your side?** Ask yourself would you go to court without an attorney? Insurance Adjusters are representing the insurance company. It is important to have a licensed professional representing your loss during this process to insure proper damage assessment and a fair settlement for your loss.

*1st Avenue Construction, Inc. will be there to help every step of the way and make it as painless as possible. Allow 1st Avenue Construction, Inc. to represent you in this matter from the start of the initial call to the insurance carrier, to an adjuster that will contact you and schedule a time to inspect your home. Contact 1st Avenue Construction with the appointment time and we will gladly meet the adjuster on your behalf to make sure that you are compensated correctly.*

**Tip #2, Insurance adjusters are not licensed Contractors.** Insurance companies are insurers not contractors. Some adjusters don't understand material grade. This is where a contractor's knowledge comes in handy to do the research and determine how the homeowner should be compensated.

*1st Avenue Construction, Inc. will thoroughly review your insurance summary and reference our own documentation to identify any items that may have been overlooked during the initial adjustment. We complete a detailed itemized invoice with supporting documentation for submittal to your assigned adjuster. By working directly with your adjuster, we reach an agreed scope of work prior to commencement of repairs to your property. 1st Avenue Construction will always obtain pre-approval in accordance with insurance carrier requirements, protecting you from potential hidden costs.*

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**Tip #3, Know the Lingo.** Your insurance carrier will provide you with an itemized scope of damage assessment and cost estimate of repairs needed to restore your property to its prior condition as well as an initial payment referred to as ACV (Actual Cash Value). The estimate should outline a description of damaged items based on the adjuster's findings.

*Oftentimes, from 1st Avenue's experience, this initial claim summary frequently lacks important items required to complete the repairs in compliance with local building code and manufacturer's specifications. "Incurred cost". Many insurance carriers will not initially pay for items such as a building permit, code upgrade, decking etc. installation of ventilation and flashings until they are incurred.*

*These items can be included in your final claim settlement, if your contractor knows how to properly negotiate and invoice your insurance carrier, avoiding the need to "cut corners" during installation or for you to pay for these items "out of pocket". When represented by 1st Avenue Construction, Inc. the only out-of-pocket cost to our customers is their deductible.*

**Tip #4, Fight for Every Dollar.** You have been paying for insurance each and every month more than likely for years. Don't be afraid to fight for every dollar to receive the best for your most valuable investment, your home.

*1st Ave Construction, knows the value of homeownership and we will perform the repairs to your home in a timely manner. Once all repairs are completed, we provide your insurance carrier and you with a final invoice based on this agreed upon amount. This invoice is necessary for you to receive the final claim payment which is RCV (Recoverable Cash Value).*

*Knowing these 4 valuable Tips can make the insurance process less painful. We hope you will consider using 1st Avenue Construction for your roofing needs. We take pride in our customer service and our workmanship. Check us out on the web for more information about us [www.1stAvenueConstruction.com](http://www.1stAvenueConstruction.com)*