

# UNDERSTANDING YOUR CONTINGENCY AGREEMENT

## A Complete Step-by-Step Guide to the Roofing Insurance Claim Process



■ ROOF INSURANCE EXPERTS! ■  
WE'LL HELP WIN YOUR CLAIM  
OR WE'LL WORK FOR FREE!

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**LAND Roofing Company**

Florida State Certified Roofing LIC# CCC1326379

*"IN BUSINESS SINCE 1937"*

# PHASE 1: INITIAL ASSESSMENT

**A**

## INITIAL CONSULTATION

4+ hours minimum with homeowner including first meeting, phone calls, and check collection



**B**

## COMPLETE DAMAGE ASSESSMENT

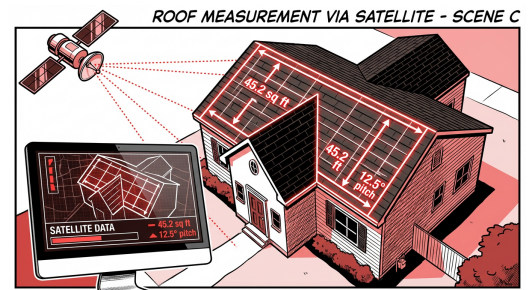
Comprehensive damage assessment with detailed notes, photos, and videos all pushed to the cloud



**C**

## ROOF MEASUREMENT

Purchase a RoofR satellite measurement for accurate roofing work estimation



# PHASE 2: DOCUMENTATION & ESTIMATES

D

## GOOD-FAITH ESTIMATE

Create detailed estimate based on Xactimate software for each damaged area



E

## WEATHER VERIFICATION

Confirm weather in area matches damages to ensure a valid storm claim exists



F

## BUILDING CODES RESEARCH

Research and list building codes for each area of damage vs. home or property needs



# PHASE 3: INSURANCE SUBMISSION

**G**

## DOCUMENTATION SUBMISSION

Submit direction of pay, contingency agreement, good-faith estimate, and company licensing to insurance carrier

SCENE G - DOCUMENTATION SUBMISSION



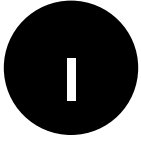
**H**

## MEET FIELD ADJUSTER

Meet carrier's field adjuster on roof to review damages. May include second adjuster or engineer consultation



# PHASE 4: INSURANCE FOLLOW-UP



## INSURANCE FOLLOW-UP

Persistent follow-up with carrier - average 18 calls per claim to get first ACV check sent



# PHASE 5: FINANCIAL COLLECTION



## COLLECT FUNDS & CONFIRM COLORS

Meet with homeowner to collect cleared funds from mortgage/bank and confirm color selections



# PHASE 6: PERMITS & MATERIALS

K

## NOTICE OF COMMENCEMENT

Collect signed Notice of Commencement (N.O.C.) to file building permit at homeowner's address



L

## ORDER MATERIALS

Create/order material list, schedule labor, and pay for products/materials to start repairs



M

## SCHEDULE DELIVERY

Inform homeowner of materials drop on roof/driveway and confirm labor schedule



# PHASE 7: CONSTRUCTION



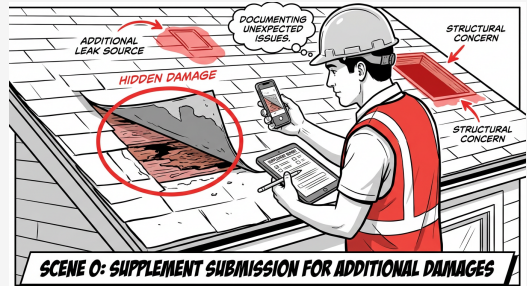
## RE-ROOFING WORK

Re-roofing takes place while documenting all extra damages found. ACV deposit minimum required



## SUPPLEMENT SUBMISSION

If additional damages found, create supplement to submit to carrier for additional payment



# PHASE 8: INSPECTIONS & PAYMENT

P

## DRY-IN INSPECTION

Schedule and coordinate roofing dry-in inspections with city/county building department



Q

## COLLECT FINAL PAYMENT

Collect remaining 50% balance immediately after work completion from homeowner



R

## FINAL INSPECTION

Schedule and coordinate final inspections with city/county building department

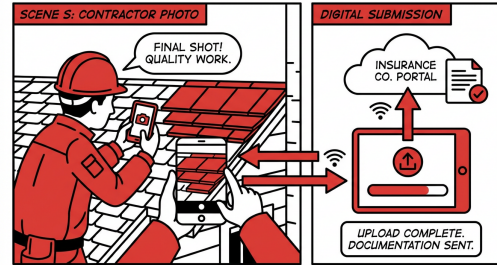


# PHASE 9: PROJECT COMPLETION

S

## COMPLETION DOCUMENTATION

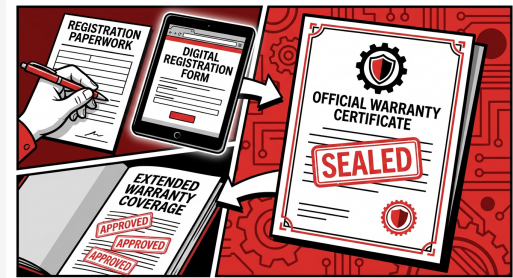
Submit new roof completion/install photos to insurance carrier proving completion



T

## WARRANTY REGISTRATION

Register new roof with chosen manufacturer for extended warranty coverage



U

## LIEN & PERMIT CLOSEOUT

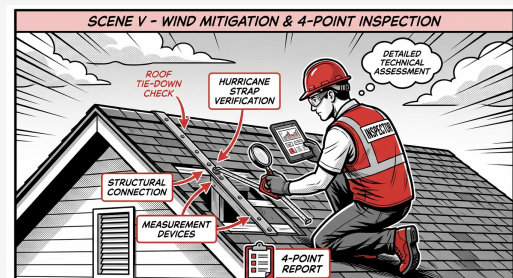
Help closing out/removing/satisfying any sub-contractor notices, liens, permits, insurance requests



V

## COORDINATE INSPECTIONS

Coordinate any wind mitigation or 4-point inspections promised or sold separately



W

**PROJECT ARCHIVAL**

Close out project and upload all documentation to Google Drive/CRM and send to insurance carrier



SCENE W - PROJECT ARCHIVAL TO CLOUD/CRM

# ■■■ IMPORTANT NOTES ■■■

## **CONTRACTOR PAYMENT**

Your contractor is not your bank so they do not 'wait' to be paid from your insurance carrier. Your contractor can only help facilitate this process. They can't negotiate or sue your insurance carrier for unpaid claims - only you, a P.A., or lawyer can.

## **RARE CASE - WAITING ON INSURANCE**

In the rare case the contractor 'waits' on insurance proceeds (no financing), the contractor will be 100% entitled to the recoverable depreciation check(s) and any supplement checks as well as the 1st ACV check + your deductible.

## **N.T.O.'s / PRE-LIENS (FLORIDA STATUTES 713 PT1)**

Sub-contractors or suppliers may send a Notice to Owner (N.T.O.) to secure their payments and lien rights. A contractor may lien the customer's home to recover any unpaid construction dues/fees/costs if necessary.

## **DEDUCTIBLES - FLORIDA LAW ■■■**

Any contractor performing insurance-based support that doesn't collect the homeowner's deductible could be charged and convicted of a FELONY in the State of Florida. This is why deductible collection is mandatory.