

## Insurance Claim Process

### KNOCKING AT THE DOOR

5 STAR REP:

(Knock on door)

Hello sorry for bothering, my name is (your name) with 5 Star Roofing and Restoration. We are in the neighborhood today working with the national catastrophe teams conducting inspections on roofing & other exteriors that have had damage from recent storms. We have been quite successful in getting your neighbors that have qualified damage approved for full replacements of their roof paid for by their insurance carrier. My team and myself will be in the neighborhood conducting free inspections to assess the likelihood of your roof and exteriors getting approved. The inspection takes about 7-10 minutes, during that time we and we will look at your roof, siding, shutters and gutters for any and all qualifying damage. After this is completed I'll knock on the door to let you know what we discovered and next steps.

\*CONDUCT INSPECTION: Take photos that can be shown and explained to the homeowner as evidence. The more that is gathered the stronger the case\*

### POST INSPECTION:

(Knock at the door)

5 STAR REP:

Hello, just wanted to thank you again first and foremost for your time. We know it's precious so we will make this brief. From what I can tell from this initial inspection is that you have plenty damage up there. All we need to do is schedule an appointment with your adjuster to come out and inspect the property so they can see the same damage we are seeing. When we are at successful at getting them at acknowledging & pay for replacement due to the damage up there we provide you with the GAF TIMBERLINE HDZ Lifetime Shingles for the cost of your deductible. The inspection takes roughly 45-60 pending damage and size of the project. Do you recall seeing any damage in the property?

HOMEOWNER RESPONSES: (1)

No

5 STAR REP:

Great, thank you for that answer. Something I would encourage you to do before the adjuster arrives is to check the ceiling on all floors for stains that could be related to potential leaks. Reason being anything we can add related to the claim helps with the overall claim. The day of the inspection, please allow them access to the interior so they can view and add that damage to the claim.

HOMEOWNER RESPONSE: (2)

Yes

5 STAR REP:

Great, thank you for letting me know that! What I encourage you to do is to take pictures of all of those rooms and forward it to me. I'll work with the adjuster to get all of those rooms included in the claim.

5 Star Rep CONTINUED

So if you have a few moments, calling in the claim takes roughly 7 to 10 minutes. I'll give them our company's information, details of what I saw during this initial walk-through and work on getting a date set for the adjuster to meet up with us.

HOMEOWNER RESPONSE: (1)

No

5 Star Rep:

No worries, when will be the next best time that you and I could just spend about 10 minutes to call this claim to get the process going. I'm free tomorrow or the day after. (Take the info down: Name, address, insurance carrier)

\*PUT THIS IN PIPEDRIVE CALENDAR & NOTES TAGGING JODY & JOSH\*

HOMEOWNER RESPONSE: (2)

Yes

5 Star Rep:

Great, what is the name of your insurance carrier?

HOMEOWNER:

XYZ INSURANCE

5 Star:

Thank you very much for that information. Let me go into my database and get their phone number so we can call them real quick.

(I would always suggest that you call the insurance carrier from the homeowners phone. For the simple reason that if they have that phone number logged into that policy they'll be able to pull up the information quicker making the phone call faster. At this point in time it is our recommendation that if you do not already have the phone number of that insurance carrier you Google it and get the claim phone number. Ask the homeowner if they do have access to getting a policy number. This will help make the phone call quicker so they don't have to ask other security questions. In the event that you're dealing with somebody that doesn't have access to a phone, I would then make the phone call from your phone.)

5 Star Rep:

Please let the representative know that you have your contractor on the phone and I will describe the damage and property to them.

When calling the insurance company follow the prompts to put in a new:

- Homeowners Insurance Claim
- Wind Damage
- Steepness of the roof(Pitchguage app works great)
- How many stories the property is
- Give them a recent date of loss. A great resource to get this is to put in google search storm damage and the town that you are in.
- Give them the company name 5 Star Roofing and Restoration
- Provide contact details
- Mention to them that we are also HAAG Certified
- Try to get the name and number of the adjuster. If they are not able to assign the adjuster that is not a problem we will follow up to get it.
- Stick with wind damage
- Write down Claim number and record in Pipedrive
- If you are able to schedule the adjuster's appointment, schedule the appointment 5 to 7 days from the date of calling in the claim. This will give us time to conduct an ITEL inspection. Record the date in Pipedrive.

AFTER THE CALLING IN THE CLAIM

5 Star Rep:

Thank you very much for your time Mr. and Mrs. homeowners. Now we have the process going and will get ourselves prepared for that adjusters appointment. In order for us to do that we are going to come back out this week to conduct a formal ITEL inspection and measurements so we can put together our estimate for the adjuster. In order for us to move those items forward we will need you to sign off on the contingency form. This form creates an agency agreement between yourself and 5 Star Roofing & Restoration in order for us to maximize the potential of your claim. Just like in real estate when you work with a real estate agent that has a fiduciary responsibility to you in purchasing a home, we have the same agency and fiduciary responsibility to you Mr. and Mrs. homeowner to get all items accounted for for the maximum price allowable in that ZIP Code. This is essentially our promise and commitment to you as well as your promise and commitment to us. If and when we get the roof fully approved that we will perform the work. Based on what has been presented to you do you agree to those terms with work with 5 Star Roofing and Restoration?

HOMEOWNER:

Yes

5 Star Rep:

Here is the form that we will use to create your file in our database for your review and signature. I've already started the process of filing it out during the call with the carrier to

expedite the process. We will just need your signature where where I put the X next to policy holder signature and we will start the process tomorrow with communicating to the adjuster.

If by any chance the adjuster reaches out to you or a ladder assistance company (Seek Now, Hancock, Independent Adjuster etc) please do not schedule the install until we can confirm both our schedules on a conference call. When they call ask if they can hold a moment so you can bring your contractor on a quick call.

(Give the homeowner the pink copy of the contingency form after signature. After getting the contingency form signed upload photo in Pipedrive immediately to get credited during the next pay period. There is no reason into getting into too much conversation beyond this point other than some small talk. Try to excuse yourself, thank them for their time and we will discuss next steps when we get there)

#### ESTABLISH CONNECTION WITH THE ADJUSTER

Next business day if adjuster was not assigned from the previous days called in claim, place a:

- Call to the insurance company
- Follow prompts to following up on previously called in claim
- Provide claim number
- Ask to see if an adjuster has been assigned
- Get the name and phone number (Put in Pipedrive)
- Introduce yourself to the adjuster confirm an inspection date 4-7 days out.
- 5 Star is a HAAG Certified Contractor .
- We can provide an eagleview and an estimate or their review upon request
- Currently we are installing for \$675/SQ Labor & Materials

#### ITEL SCHEDULING

It is imperative that the ITEL is scheduled with both Joshua & Jody. The best method for this is to put a note on Pipedrive @JoshuaCosta @JodyBoyer stating "ITEL REQUEST". For added measure I would also email jcosta@5starrandr.com & admin@5starrandr.com

Update of the ITEL will be posted on Pipedrive with photos uploaded and photos also emailed to the representative.

#### ADJUSTER APPOINTMENTS (AA)

- All representatives are required to attend their adjuster appointments
- Introduce yourself to the ladder technician and the adjuster if they are there. Some ladder technicians like to talk and some don't. Use your best judgement and act accordingly
- Keep conversations to a minimum so they can perform their work in a timely fashion
- Take advantage of this time while the inspector(s) are on then roof to reach out to any and all neighbors that you may or may not have spoke to so they see our work motion. There is no better way to establish credibility with someone than seeing it in action, use this pitch:

5 Star Rep:

Hi, I'm sorry to bother you. My name is (Your name) and I'm with 5 Star Roofing & Restoration. We are actually conducting an inspection across the street with your neighbors insurance carrier and while we were on the roof the inspector noticed that you have very similar damage that your neighbors do. We were successful at getting their insurance carrier to pay for the cost of replacing the entire roof due to storm damage that we were able to find. I feel very confident that if we were to schedule an inspection with your insurance carrier we could show the adjuster all the damage we noticed. All we need to do is do a brief 5-7 inspection of your roof and other exteriors. Upon completion I'll knock on the door to let you know what we found and next steps

- Advise the customer that they will be receiving an emailed PDF file from the adjuster of the estimate based on the conversation of materials & pricing we had with them. They need to forward to your 5 Star email for review, confirm all pricing

#### POST AA INSPECTION

- When no timeline is given on receiving the estimate from the adjuster, follow up on the 2nd business day after the AA was conducted
- Continue to do so until estimate is processed and forwarded and download in Pipedrive
- When the estimate is produced let the homeowner we will review it and let them know what was approved and that we will supplement any balances needed to get the estimate to where we need it to be within guidelines

#### APPROVAL

- After receiving official confirmation from Jason and/or Joshua that the estimate provided is sufficient give the homeowner a call to discuss next steps

#### ACV PICKUP

- Upon confirming when ACV is to be released input in Pipedrive
- Following up accordingly until it has arrived for pickup and input in Pipedrive
- Schedule pickup of check and this is a great time to present the timeline/expectations of the materials order/delivery of materials/install. After check clears materials are order the next day and take roughly 8-12 business days to be delivered. Install is expected to happen the next day or shortly after that weather pending. Input in Pipedrive
- Notice of materials being delivered will be sent 3-5 days prior. Make call and text messages from Pipedrive
- Confirming install when we have materials being delivered confirmed. At this time the adjuster should be reached out to confirm install date and confirm what is needed to invoice job to receive final payment. This is also a good procedure due to the fact adjusters get switched in and out and we can get ahead of any hidden surprises and get their info. Input in Pipedrive
- Day of install: it is to everyone's benefit that they attend their installs. Best time to get referrals and any neighbors that may have not been reached. Take photos and upload into Pipedrive. Speak with homeowner to make sure all is well and as for 4 REFERRALS.
- Day after install invoice is forwarded with completion photos. Follow up call to the adjuster to confirm receipt. Also confirm turn around time to get that check. Input in Pipedrive.

- Confirm check arrival with the homeowner within 4 business days begin calling. Continue everyday after that until arrival of check. If it get to 7 business days after confirmed release of balance reach out to adjuster again to confirm no receipt on our end. This will push the adjuster to call the homeowner and expedite the process. Input in Pipedrive
- Confirmed receipt of check needs to be put in Pipedrive with the date and time of scheduled pickup.
- Upon receipt of check photo of the front is uploaded on Pipedrive. Put it also in notes addressing Jason, Jody and Joshua
- Check to be dropped off immediately to the office for process then final payment issued that Friday. Input in Pipedrive