

Renaissance Roofing

I N C O R P O R A T E D

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9 Common Problems Encountered During Insurance Claims For Historical Roofing Systems (Tile, Slate and Copper)

- 1- **All Adjusters Use Xactimate** – Xactimate is a computer software program used for estimating construction cost **by insurance adjusters**. This software uses generic values that are best suited for track housing. It is not an accurate estimate for homes that are custom built, historic and/or located in high value neighborhoods. So be very cautious when your adjuster provides you an estimate based upon Exactimate. Contractors that use Exactimate to determine the cost of the work are not professionals that understand the true expense of completing a historical roofing system restoration.
- 2- **Inexperienced Adjusters That Are Paid by The Insurance Carrier** – Most insurance adjusters simply do NOT have the experience of working on historical roofing systems. Ask the adjuster sent out to your home for his experience on historical roofing systems, one like yours. If you do not agree with their assessment of the damage, or their dollar amount estimates, call your insurance carrier and request a new adjuster. You have a right to ask for a second opinion. All too often, when a roofing system is re-inspected, more damage is found. Remember the adjuster works for the insurance industry, not property owners.
- 3- **“Storm-Chasing” Roofing Contractors** – Historical roofing systems require a level of skill and craftsmanship not found with most roofing contractors. Ensure the contractor that you choose, has vast experience in historical roofing systems. In fact, use a contractor that specializes in historical roofing systems; never hire a roofing company that has “done one before.” Let’s not forget to select a local contractor whenever possible, going with an out-of-town “storm-chaser” for historical work is a recipe for disaster.
- 4- **You Don’t need to Get 3 Bids** – The insurance company will tell you to get 3 bids. Why? Because they want you to work for them and get them the lowest price. DO NOT let the insurance company intimidate you into going with the lowest bid. ***YOU have the right to select the contractor YOU want use, regardless of price.*** Remember, when YOU have a problem with YOUR roof down the road, YOU will have to call the contractor YOU selected to do YOUR roof and get him to stand behind his warranty and repair YOUR roof. The insurance company will do nothing to help YOU when it leaks next year.

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- 5- **Everyone, especially your insurance carrier, will have Sticker Shock** – Don't be surprised when the cost of your roof is \$100,000.00 or MORE. It's not uncommon, when completed by companies that specialize in historical roofing systems, for a roofing system to cost \$40 to \$60 per square foot! That means that a "typical" 3,000 square foot roof will likely cost in excess of \$120,000.00! Historical Roofing systems are extremely expensive to replace, but that is why you have property insurance. The insurance policy YOU have faithfully paid for the last 20 years is a contract that mandates you get a like-kind replacement roof.
- 6- **My Policy Has Ordinance of Code** – Also known as ordinance of law is not in all policies but should be in policies for historical properties. This means that your policy will pay for all changes that may be required by the building codes that are applicable to your home. So, when your roof is replaced, the insurance company is required to replace your roof with one that meets the current codes. One major code policy that will have a huge impact on your property is attic insulation and ventilation. Most historic homes and especially those that have finished attic space typically do not have enough insulation or ventilation in the roofing system. Your local codes will mandate insulation and ventilation levels and achieving these requirements requires extensive materials and labor, which you are entitled to! There are many other code upgrades that have a significant impact on the cost of the project!
- 7- **Don't be Rushed to Sign** – There is a superficial rush to get the problem solved immediately. You have a duty to stop your leaks and mitigate any damage that may be caused by weather to your damaged roof, but that is likely paid for by your policy. Take your time, do your research, investigate your contractors' history and current projects, ask questions and get written, detailed explanations. You have, in many cases, one year to complete the work, don't be in a hurry. This is massive amount of money and effort, make sure you take your time.
- 8- **Full Replacement or Minor Repair** – Damaged historical roofing systems can be repaired when minor damage is found. However, when damage is more than minor and found on many areas of your roof, "fixing" your roof will likely result in more harm than good. You see, your roof is a SYSTEM that relies on all the components of that SYSTEM to work in HARMONY. When this harmony is damaged or disturbed, it is difficult to ensure the system work as well as it did BEFORE the storm. In many cases, the repair work cannot be guaranteed.
- 9- **Not Reading Your Policy** – Read your insurance policy. Review it with your insurance agent line by line and understand what coverage it provides YOU. The contractor YOU select will also need a copy if he will be working with you and the insurance company to negotiate a damage amount acceptable to everyone.

"The bitterness of poor quality remains long after the sweetness of a low price."

-Benjamin Franklin