



1. The Inspection

Is my property even damaged?

Anderson Construction will conduct a thorough, non-invasive, and FREE inspection of your property for any and all storm, fire, flood-related damage. If there is damage, we will find it. We will photo-document and review in detail all of our findings with you.

2. Filing a claim

I've had my property inspection, what's next?

No damage: if we don't find enough damage to warrant an insurance claim, we're happy to provide you peace of mind that your home isn't in need of any repair.

Damage: if there is substantial damage to your property, we will suggest filing an insurance claim. We simply contact your insurance company's 1-800 line and tell the representative that you would like to file a claim for storm damage. Anderson Construction will be with you every step of the way for this process.

Have your policy number handy. If not available, no problem, we can find your policy via your property address.

Call _____ to file a property claim

Storm Date: ____/____/____

Description of Damage: _____

Front Elevation: _____ Rear Elevation: _____

Left Elevation: _____ Right Elevation: _____

Roof: _____ Interior: _____

Claim # _____ Adjuster's Name _____ Adjuster's # _____

Date and time of adjustment ____/____/____

Do not agree to an insurance inspection without a certified and licensed contractor present. Call your Anderson Construction Rep and schedule a time.

Will filing a claim raise my insurance rates?

NO! These catastrophic events are considered Acts of Gods. You did nothing to cause the damage to your home and it won't be held against you to get it repaired.

3. The Adjuster Meeting

Your Insurance company will want to verify the damage.

Shortly after filing a claim, a field adjuster from your insurance company will contact you to schedule a time to inspect your property. Let us know the day and time of your adjustment and we'll be there.

Do I need a contractor present for my adjuster meeting?

YES! Anderson Construction will prepare and meet with the insurance adjuster to go over all the damage together, making sure that your inspection is thorough, no damage is overlooked, and that you receive a fair settlement. Anderson Construction guarantees a seamless process.



4. The Production Meeting/supplement process

My claim was approved and I have a check.

Time to call your Anderson Construction Rep and set up a production meeting. A production meeting is the fun part, this is when a Production Manager meets with you the homeowner(s) and you get to customize and pick your new home.

My claim was approved, but my settlement was less than we expected.

On occasion, the pricing on a settlement can fall below what is considered fair market value. If this happens to you, Anderson Construction will go back to your insurer and secure all the funds that should have been included in your initial settlement. This is called the "Supplement Process." You are never liable or at risk for anything more than your deductible unless you choose to personally upgrade or customize the project.

Supplementing isn't always necessary, but when it is, it is of great benefit for the homeowner to use a contractor that is familiar with all insurance companies (we are), that uses the same estimate writing program as your insurer (Xactimate™) and has been down this road before (we have).

5. Our contract

My supplement has been approved, now what?

Insurance settlements can be confusing and difficult to navigate. Anderson Construction will go over your settlement line by line with you, so that you know exactly what repairs have been approved and for how much.

We will authorize a contract for the exact scope of work and final cost approved by your insurance company.

6. Mortgage Companies

Why is the mortgage company listed on my checks?

Technically, your mortgage company is a co-owner of your home, so it is Federal Law for the insurance company to add them on any checks over \$5,000.00.

Depending on who your Mortgage/Loan is from, the process can differ. It is important to contact your Mortgage Company in order to obtain what documents are necessary for them to endorse the check to you.

7. The Down Payment

When do we get started?

Once your insurance claim has been approved, the settlement price agreed to, and the mortgage company endorses the check, you're ready to start the repairs to your property.

1. A down payment for the project is collected to secure a spot on our production schedule.
2. Your insurance company will depreciate the value of your claim (most commonly half), and write your first check (down payment check) also called Actual Cash Value (ACV check) of your claim, less your deductible. We then meet to select your materials and will collect this payment and the deductible.
3. We order, and have delivered to your home and boomed for the crew, all of the materials required for your project.
4. We pull every permit and schedule every inspection required by your local government and insurance company to close the project and return your home to brand new condition.

My neighbors had to wait for months for their repairs to be completed. Will I?

NO! Anderson Construction has a two week guarantee. As long as the weather permits and we have the down payment check properly endorsed, we promise to have your project started no later than two weeks from the point of receiving your down payment.



8. The Repairs

The Crew is here. What should I expect?

Replacing your roof, siding or windows is a major undertaking to one of the biggest investments of your life, your home. At Anderson Construction, we take every precaution to ensure that we leave your property better than how we found it. Here are a few things that we promise, and a few things we suggest.

1. We will place tarps all around your landscaping and across all garage doors and will remove and reset any patio furniture to eliminate any collateral damage.
2. We will go over your property dozens of times with a rolling magnet, picking up any loose nails.
3. We suggest that you remove any items from your interior walls, to avoid unexpected falls, which could occur from the vibrations caused by the hammering.
4. Keep all pets inside your home if possible.
5. Plan to have your cars parked on the street or kept safely inside your garage.

How long will the repairs take?

It depends on the extent of the damage. The majority of roofing projects are completed the same day! Window & Door jobs are completed in one or two days and siding jobs are typically 3-5 days. Interior jobs are dependent on the extent of interior damage. However, we always block off more than enough hours for each specific project, just in case we need it.

9. The Depreciation Check

My Insurance check was for much less than the final settlement. Why?

Insurance companies usually don't like to release all of the funds in your claim settlement in one lump sum; instead, they spread the payment out over two checks. The first amount is enough to get the work started, and the remaining funds, called the "depreciation," will be released upon completion of the work. Anderson Construction will request the release of your final depreciation payment. Anderson Construction will provide all the necessary proof and documents of completing the work to be able to recover the depreciation.

If a contractor quotes a price lower than my insurance settlement, can I keep the difference?

NO! Your insurance company is only responsible to pay for the actual cost of your repairs. Just a warning: if any excess funds are pocketed, technically insurance fraud has been committed. We have seen insurance companies take steps to recoup those funds in certain circumstances.

10. The Final Payment

The work is done and I couldn't be happier.

When the contracted work is completed, the project is just about finished. All that remains is the final payment. At this time we will schedule a final walk-around. We will not ask for final payment until you are 100% satisfied with the work. We value your business and work to earn every customer's recommendation. Referrals are our lifeline. This is what has allowed our company to be successful in the past, and will continue to be for decades to come.