

QUALITY RESTORATIONS, INC.

"Since 1989"

QUALITY RESTORATIONS, INC. ALABAMA INSURANCE CLAIMS PROCESS

Here is how the insurance claims process works:

Step 1:

CONTACT QUALITY RESTORATIONS, INC. FOR A FREE STORM DAMAGE EVALUATION

- Call **205-747-0562** or email: **info@qualityrestorationsinc.net**
- One of our representatives will inspect your home and verify whether or not you have hail or wind damage.

Step 2:

CONTACT YOUR INSURANCE COMPANY TO FILE A CLAIM

- Inform the insurance company that your home was examined by a licensed General Contractor and damage was found.
- Describe the type of storm damage that occurred.
- Know the date of loss.

Step 3:

INFORM US WHEN THE INSURANCE ADJUSTOR WILL BE COMING AND WE WILL MEET WITH THE ADJUSTOR TO REVIEW THE DAMAGE TO YOUR HOME.

- Quality Restorations, Inc. and the insurance adjustor will inspect your property together.
- Your insurance adjustor will submit a summary report (scope of work) that will be forwarded to you.

Step 4:

FORWARD A COPY OF THE SUMMARY REPORT (SCOPE OF WORK) TO QUALITY RESTORATIONS, INC.

- Your insurance will send you a summary report (scope of work) that describes the damage and itemizes costs.
- Quality Restorations, Inc. will negotiate with your insurance company on your behalf regarding any price or quantity discrepancies; your insurance company will update the summary report as needed. Forward a copy of any revised summary reports to Quality Restorations, Inc. as they become available.

Step 5:

QUALITY RESTORATIONS, INC. WILL MEET WITH YOU TO MAKE SELECTIONS.

- You select materials and colors then sign an agreement with us.
- Together we will discuss a start date that best fits your schedule.
- Materials are delivered and the project usually begins within 48 hours of delivery assuming the

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weather cooperates.

- Quality Restorations, Inc. oversees the process. The job site will be cleaned and inspected to ensure quality and satisfaction.

Step 6:

PAYMENT BALANCE AND WARRANTY INFORMATION.

- Quality Restorations, Inc. provides you and your insurance carrier a copy of your invoice (or notice of completion) when our work is complete.
- Forward final payments Quality Restorations, Inc. once the job is complete. You may need to have your mortgage company endorse your insurance check. This should be done without delay.
- You are responsible only for your deductible and any agreed-upon upgrades.
- You will receive all applicable warranty documentation upon completion of work and receipt of payment in full.

Q: How soon should I have my house inspected after a hail or wind storm?

A: Keep in mind that there could be hidden damage not visible from the ground. To avoid possible leak damage it would be best to have Quality Restorations, Inc. inspect your property sooner rather than later. Insurance companies limit the amount of time to file a claim. Since hail and wind damage may void existing product and labor warranties, it may be best to file an insurance claim without delay.

Q: Do you work directly with my insurance company?

A: Yes. Our staff consists of former catastrophe insurance adjustors with over 45 years of collective experience. Most of insurance claims are underpaid. That is why you need the experience and expertise of Quality Restorations, Inc. We know what insurance should and should not pay for. We will help you with the insurance claims process from start to finish and make sure you receive fair treatment and get what you deserve under your coverage. We will meet with your insurance adjustor, review your insurance scope (description of claim), negotiate on your behalf, and invoice your insurance company when your job is complete. In most cases, your insurance will take care of the repairs or replacement as a result of storm damage. Our specialists know exactly what to look for and we will let you know if you qualify. We're experts at identifying storm-related damage. There will be no out-of-pocket cost to you except for your deductible and any agreed upon upgrades that you request.

Q: Won't my insurance rates go up if I turn in a claim?

A: Storms that are large enough to cause hail, wind, and fallen tree damage will usually affect large areas. In this case the rates will usually go up for the entire zip code. Thus, your rates could go up whether you turn in a claim or not. It's probably better to file a claim than to live with both unfixed damage and higher insurance rates.

Q: What if it rains while you are installing my roof?

A: We watch the weather closely and only remove what we can replace the same day. We also carry tarps for unforeseen emergencies. Your roof will be water tight before we leave.

Q: How long will it take to install my roof?

A: Roof replacements typically take 1-2 days, depending on the size.

Q: Do you clean up?

A: Yes. We thoroughly clean up at the end of every job. We cover all of your decking, shrubbery, plants, and flowers with tarps and sweep your driveway and yard with a heavy-duty magnetic nail sweep.

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Q: Do you provide a dumpster?

A: Yes. But we normally use dump trucks or trailers instead of dumpsters to eliminate damage to your property.

Q: Do you pull all necessary permits?

A: Yes.

Q: Are you licensed and insured?

A: Yes. Alabama General Contractors License #050189; and Alabama Home Builders License #00372. We carry \$1,000,000 on Workman's Comp and are an accredited member of the Better Business Bureau.