

ROOFING 101

**By Chad Cross, Owner/President of CLC Roofing, Inc.
Licensed Insurance Adjuster**

Lesson #1 - “Research Your Contractor”

Find out as much information as you can before you sign a contract with a roofing company. It is extremely important that you verify that the company has General Liability Insurance and that the policy is active as well as legitimate.

You can easily research roofing companies by visiting the website of the Better Business Bureau.

Next, ask the roofing company for a list of references and take the time to call them!

Finally, make sure you share this information with family, friends, neighbors and most importantly our senior citizens.

Lesson #2 - “Estimates For Your Roofing Job”

Please understand that it is not necessary to get three bids to replace your roof when one will do.

Sometimes the insurance industry uses this tactic to a) save them money by making you find the lowest bidder and/or b) give homeowners an "activity" until the insurance adjuster can show up.

The insurance is responsible for paying the appropriate market rate for a quality roofing job in your area.

CLC Roofing understands your time is valuable and waiting around for multiple contractors can be a waste of your time.

Lesson #3 - “Keep Your Cash Until the Right Time”

Do not make an initial payment to a roofer until you have materials in your driveway unless you are using a special order product such as slate, tile, metal or other non-stocking product that has a no return policy.

Most importantly, do not make a final payment to your contractor until all work is completed.

Lesson #4 - “Know Your Rights”

“Will my insurance company cancel or raise my premium payments if I turn in a roof claim?”

No.

Insurance companies may not punish a homeowner for acts of God/Mother Nature.

Homeowners do not have the option of moving their home out of the path of a hurricane or hail storm.

Insurance premiums in the State of Texas are regulated by the State Board of Insurance in Austin, Texas.

Insurance premiums fluctuate regularly so, even if you do not turn in a claim, your premiums may go up anyway.

Lesson #5 - “Insurance Claim Assistance”

“My insurance company will not pay for my roof replacement. What can I do?”

Part of a roofing company's job should be to offer homeowner claims assistance and work directly with your insurance company on your behalf.

Make sure the company you choose has expertise in this area and can help you enforce your rights.

We do and we want to help you!

Lesson #6 - “Complete Roof Inspections”

Are you buying or selling a home?

If so, please remember that licensed home inspectors are not qualified to assess storm damage on roof tops.

I have witnessed many instances where a buyer or seller has had to pay thousands of dollars out of their own pockets because an inspector made a mistake.

The solution is simply to hire a good roofer to give you a detailed inspection of the roof.

Lesson #7 - “Got Questions? We've Got Answers!”

Make sure you take the time to ask questions.

Be informed about all details of your roofing project.

Got Questions?

CLC Roofing would appreciate the opportunity to speak with you about your roof.



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Call Your Nearest CLC Roofing Location Today!

CLC Roofing is a Full Service Commercial and Residential Roofing Contractor.

We specialize in Roof Repairs, Full Roof Replacements, Insurance Claims, Rain Gutters, and Skylights.

We are happy to assist you with all aspects of your roofing project and make sure you are well taken care of.

Call your nearest CLC Roofing Location Today!

Call Us Toll Free - 1-800-810-2521 or visit us on the web at www.CLCRoofing.com