PRIME PUBLISHING

The 10-Point Roof Claim Checklist

The ten things to document and ask about on every roof claim — the same starting point our paid guides build on.

1. Photograph everything before anyone touches the roof

Take wide shots of every slope plus close-ups of any visible damage — lifted shingles, creased shingles, dented vents, damaged flashing. Shoot in daylight. These photos are your baseline; once repairs start, that evidence is gone.

- Done

2. Write down the date and cause of the damage

Note the storm date, what happened (hail, wind, fallen limb), and the approximate time. Carriers assign a 'date of loss' to every claim — having yours documented from day one keeps the file clean.

- Done

3. Read your policy's declarations page before you call

Find your deductible, your coverage type (replacement cost vs. actual cash value), and any roof-specific endorsements or exclusions. You can't negotiate what you don't understand.

- Done

4. File the claim yourself — don't let anyone file it for you

Call the claims number on your policy and open the claim in your own name. Give the facts, keep it brief, and write down your claim number the moment you get it.

- Done

5. Be present for the adjuster's inspection

Walk the roof with them if it's safe to do so. Point out every area of concern calmly. Ask what they're documenting and take notes on what they say — your notes are part of your record.

- Done

6. Get the adjuster's estimate in writing and read every line

The estimate (often called the 'scope of loss') lists each line item the carrier will pay for. Compare it against what you saw on the roof. Missing flashing, missing drip edge, missing starter course — these are the line items that quietly disappear.

- Done

7. Document anything the estimate missed — with photos

If you see damage that isn't on the estimate, photograph it, note the location (e.g., 'north slope, 6 feet from ridge'), and keep it in a folder with the date. This is the foundation of any supplement or reinspection request.

- Done

8. Never sign a release or accept a final settlement under pressure

A release closes your claim. If the numbers don't look right, you are allowed to pause, get a second opinion, and come back with documentation. Signing fast is how money gets left on the table.

- Done

9. Keep a paper trail of every conversation

After every call with the carrier, email yourself a summary: date, who you spoke with, what was said. If it isn't written down, it didn't happen — and adjusters handle hundreds of files.

- Done

10. Know your escalation path before you need it

If the outcome is wrong, the ladder is: desk adjuster → supervisor → carrier complaint department → your state's department of insurance. Each step needs to be in writing, with your evidence attached.

- Done

Want the full playbook behind this checklist?