

Your Complete Insurance Claims Guide

L&N Construction LLC | (719) 355-0648 | Inconstructionllc.com

Step 1: Document the Damage

Take photos and video of all damage before cleanup.
Include wide shots and close-ups with scale reference.
Document interior damage: water stains, wet insulation.

Step 2: Contact Your Insurance Company

File your claim promptly. Note date, storm type, damage.
Get your claim number and adjuster name.
Keep records of every conversation.

Step 3: Get a Professional Inspection

Have a qualified roofer inspect before the adjuster visit.
L&N provides free inspections with detailed documentation.

Step 4: Meet the Adjuster

Your contractor can be present during the adjuster visit.
Xactimate estimates help align scope of work.
Ask questions and understand what is documented.

Step 5: Review Claim and Complete Repairs

Review settlement against contractor scope of work.
Settlements typically come in two parts: ACV and holdback.
Your deductible is your responsibility per your policy.

IMPORTANT: Your deductible is a contractual obligation between you and your insurer. Be cautious of any contractor who offers to waive or cover your deductible.

Free roof inspections: Call (719) 355-0648