AL ELITE

FREE CHECKLIST · ROOF INSURANCE CLAIMS

Roof Insurance Claim Review Checklist

Decode your policy, read the adjuster's estimate line by line, know when to supplement or appeal, and calculate the gap insurance leaves.

INSIDE

- Policy decoder
- Supplement and appraisal guide
- Financing gap calculator
- Adjuster estimate reader
- Missed-items tracker
- Before-the-storm checklist

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AL Elite Financing is a matching service, not a lender. This resource is general information, not legal, tax, insurance or financial advice.

Your policy, decoded

INSURER AND POLICY NUMBER

DWELLING COVERAGE (COVERAGE A)

WIND/HAIL DEDUCTIBLE (% OR $)

If %, multiply by Coverage A

DEDUCTIBLE IN DOLLARS

- [ ] Replacement cost (RCV) policy
- [ ] Actual cash value (ACV) policy
- [ ] ACV on roof only
- [ ] Roof age payment schedule
- [ ] Cosmetic damage exclusion
- [ ] Matching rule applies in my state

ROOF AGE AND INSTALL DATE

DEADLINE TO CLAIM DEPRECIATION

Check the policy; often 6–24 months

Reading the adjuster's estimate

Ask for the full estimate, not the summary. Record the key lines.

A	Replacement cost value (RCV)	
B	Depreciation (recoverable?)	
C	**Actual cash value = A − B**	
D	Deductible	
E	**First payment = C − D**	

Items the estimate should include

- ☐ Tear-off and disposal
- ☐ Underlayment / ice & water
- ☐ Vents and pipe boots
- ☐ Gutters and downspouts
- ☐ Second layer (if any)
- ☐ Shingle squares + waste
- ☐ Drip edge and flashing
- ☐ Decking allowance
- ☐ Code upgrade allowance
- ☐ Permits

Supplements, re-inspection, appraisal

Supplement

Your roofer submits missed or underpriced items with photos. Routine and often approved.

Re-inspection

A second adjuster visit, useful after a rushed first inspection.

Appraisal clause

For disputes about amount (not coverage): you and the insurer each hire an appraiser; an umpire resolves differences.

State insurance department

Takes complaints about coverage disputes; a public adjuster or attorney may be worth it on a large claim.

Missed / underpriced item	Roofer's price	Insurer's price	Status

The gap you need to finance

F	Roofer's contract price	
G	**Owed to roofer before depreciation arrives = F − E** Short-term gap	
H	**Permanent gap = F − A + D** Deductible + uncovered items; this is what you finance	

Never finance the whole roof when insurance pays most of it

Borrow against H, not F. A $4,000 gap at an illustrative 11.99% over 36 months is about $133/month.

Before the next storm, and notes

- [ ] 'Before' photos of the roof and soft metals, dated
- [ ] Roof install date and warranty paperwork filed
- [ ] Deductible calculated in dollars and a plan for it
- [ ] Agent asked about roof schedules, ACV and cosmetic exclusions

CLAIM NOTES, DATES, WHO SAID WHAT

Ready to compare roof financing?

alelitefinancing.com/roof-financing/ reaches lenders who fund roofs in your state. Or call (888) 968-0079.