

Overhead & Profit



Hail Damage Photos



How to Prepare For Your Project



Alberta ROOFING

NEWS



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Don't Loose Your Recoverable Depreciation

Often when people file an insurance claim, they don't understand how recoverable depreciation works with their replacement cost policy. At Calgary Roofing & Restoration, we help our clients meet every deadline in order to get all the money they're entitled to in their claim settlement.

When the insurance company pays the ACV (actual cash value) portion of your claim for either contents or structure, what they are paying you is the value of those items less depreciation. Every part of your structure and every item of personal property you own loses value over time based on age, wear and tear, and obsolescence.

The language within the insurance policy stipulates a deadline within which it's possible to recover depreciation. Sometimes it's six months from the date of loss. Sometimes it's two years from the date of the ACV payment. Sometimes it's one year from the date of loss.

As you can see, it's not a fixed deadline. Each insurance company can stipulate the deadline to receive recoverable appreciation within the policy. So, it's vital to make sure to replace items of personal property or have structural work done within that period so you don't miss the deadline to receive your recoverable depreciation.

Managing an insurance claim is a complicated process. This is just one of the reasons it's important to have someone on your side helping you with your claim. If you're trying to manage your claim on your own and miss this deadline, it could cost you thousands of dollars.

Aging is a fact of life, and this applies to our insured property as well, as it typically loses value over time due to normal wear and tear. This change in value is referred to as depreciation. For example, new flooring installed today will lessen in value as the years go on and more than likely the cost to replace it in the future will be higher. The ability to recoup this amount is referred to as recoverable depreciation, or the holdback amount. Recoverable depreciation represents the difference between the replacement cost and the actual cash value of an insured item, when damaged by a covered cause of loss. When a policy includes Replacement Cost, the insurance company may holdback a percentage

cont pg 4

Calgary Roofing & Restoration Siding Replacement Tips

Challenges and Expectations in Replacing Hail-Damaged Vinyl Siding in Calgary**

In the aftermath of the devastating hailstorm that struck Calgary on August 5, 2024, thousands of homeowners are now faced with the daunting task of repairing or replacing their damaged vinyl siding. While the process may seem straightforward, there are several challenges unique to the Calgary area that residents should be prepared for.

The Biggest Challenges One of the most significant issues that homeowners face is **"matching the colors and styles of the existing siding"**. Over time, vinyl siding can fade or become discolored, making it difficult to find an exact match for sections that

cont pg 4

Should You be Paid Overhead & Profit???

Insurance claims.

When addressing the issue of overhead and profit holdbacks from the standpoint claims conduct, said that insurers, currently such practice, with specific authority and in where do these that the insurer has the right to contractor over- under either a cost of Actual Cash Value basis. No insurance company advertisement warn potential customers that they can expect something less than complete



repair estimate payments following a catastrophe. Indeed, the promise of full and prompt payment is completely destroyed when some carriers wrongfully make claims profits by not following what is the obvious law on the matter. Those companies who continue to wrongfully profit, by withholding monies due to their policyholders, can expect to be sued for their unjust enrichment as suggested by the Texas Department of Insurance, and for their violation of the Unfair Claim and Trade Practice statutes.

by Larry Walker Adjuster

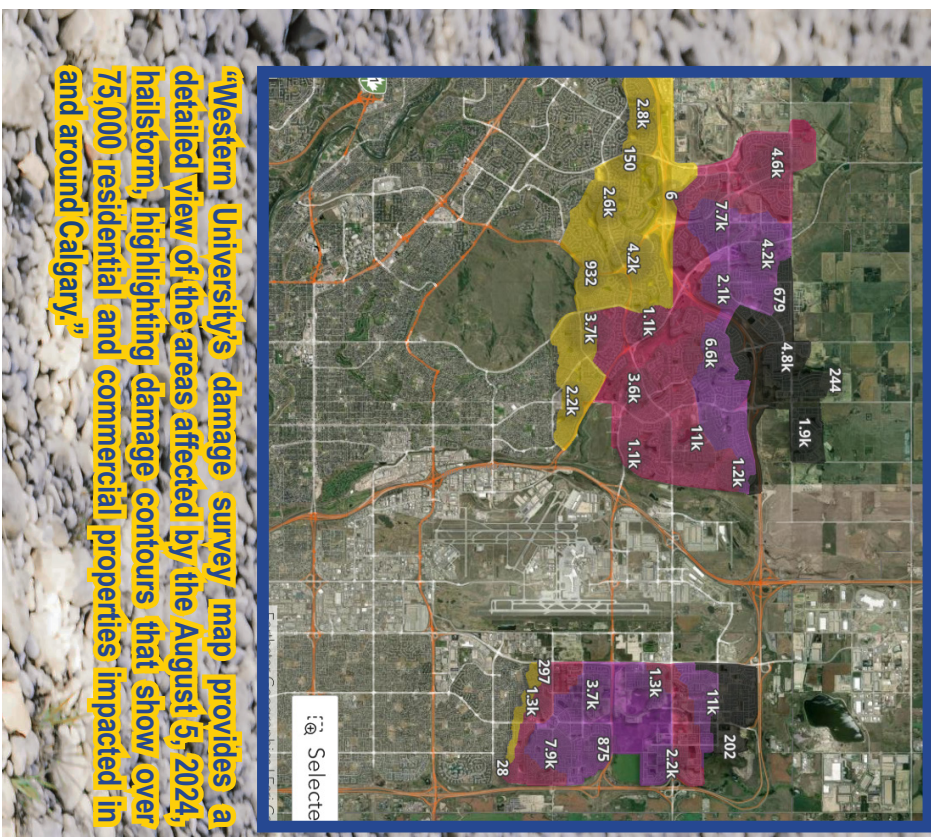
Alberta ROOFING



"Mike Vernon, a two-time Stanley Cup Champion with the Calgary Flames (1989) and Detroit Red Wings (1997), was inducted into the Hockey Hall of Fame in 2023, celebrating his remarkable career as a goaltender."

NEED \$

Free Hail Damage Inspection



"Western University's damage survey map provides a detailed view of the areas affected by the August 5, 2024, hailstorm, highlighting damage contours that show over 75,000 residential and commercial properties impacted in and around Calgary."



Mike Vernon & Willa Swagarty Chooses Calgary Roofing & Restoration Over 1 Billion Dollars Properties damage by wind and hail.

Calgary Roofing & Restoration Explain, Quality, Types of Materials & Hail Storm Damage

Calgary Roofing Sales Representatives Take Time with Customers to Explain Quality, Types of Materials, and How to Identify Storm Damage

In the wake of Calgary's recent severe weather events, particularly the destructive hailstorms, roofing sales representatives in the city have taken on an increasingly important role. Beyond simply selling roofing services, these professionals are dedicating extra time to educate homeowners on the quality of materials, the different types available, and how to accurately identify storm damage. This approach is helping customers make informed decisions about protecting their homes and ensuring long-lasting results.

Understanding the Quality of Roofing Materials

One of the key aspects that Calgary roofing sales representatives emphasize is the "quality of roofing materials". With the city's weather being unpredictable and often harsh, the importance of durable and high-quality materials cannot be overstated.

Representatives take the time to explain the different grades of materials available, from basic asphalt shingles to premium options like metal roofing or impact-

resistant shingles designed specifically to withstand hailstorms. They discuss the lifespan of each material, how they perform in Calgary's unique climate, and what maintenance they require.

For many homeowners, this information is invaluable. It allows them to weigh the cost against the potential longevity and performance of the roofing materials, leading to more informed decisions. Representatives also highlight the warranties that come with different materials, ensuring homeowners understand what is covered and for how long.

Exploring Different Types of Roofing Materials

In addition to quality, "the type of material" is another critical factor that roofing sales representatives cover in detail. Calgary homeowners have a variety of options, and each comes with its own set of advantages and potential drawbacks.

Asphalt Shingles are the most common choice, known for their affordability and ease of installation. Representatives explain the different grades of asphalt shingles, from the basic three-tab shingles to more durable architectural shingles. They also discuss how these shingles stand up to hail and

high winds, which are common in Calgary.

Metal Roofing is another option gaining popularity due to its durability and long lifespan. Representatives often discuss the benefits of metal roofing, such as its resistance to hail damage, fire resistance, and energy efficiency. However, they also ensure that customers are aware of the higher upfront costs associated with metal roofing and the noise factor during heavy rain or hail.

Tile and Slate Roofing are premium options that some homeowners may consider. Representatives explain that while these materials offer exceptional longevity and a distinctive aesthetic, they also come with higher costs and require specialized installation. They also discuss the suitability of these materials for Calgary's climate, particularly in terms of their weight and the structural requirements of the home.

Impact-Resistant Shingles are specifically designed to withstand severe hailstorms, making them an attractive option for Calgary homeowners. Representatives go into detail about how these shingles are tested and rated, and why they may be a wise investment for homes in areas prone to hail.

Identifying Storm Damage

One of the most critical services that Calgary roofing sales representatives offer is helping homeowners "identify storm damage". After a major hailstorm, it can be challenging for homeowners to determine the extent of the damage or even if there is damage at all.

Representatives walk homeowners through the process of identifying signs of damage, such as "dented or cracked shingles", "missing shingles", or "granule loss" (evidenced by granules collecting in gutters or around the home's foundation). They explain the importance of addressing even minor damage promptly to prevent further issues, such as leaks or structural damage.

In some cases, storm damage may not be immediately visible from the ground. Representatives often recommend a professional inspection, during which they use specialized tools and techniques to assess the roof's condition thoroughly. They explain how hidden damage, like cracks or punctures that aren't visible at first glance, can lead to significant problems if left unaddressed.

Furthermore, representatives educate homeowners on the importance of "filing an insurance

claim" promptly after storm damage is identified. They provide guidance on how to document the damage, what to expect during the claims process, and how to work with both the insurance company and the roofing contractor to ensure that repairs are covered and completed correctly.

Building Trust Through Education

By taking the time to educate customers about the quality and types of roofing materials, as well as how to identify storm damage, Calgary roofing sales representatives are building trust and long-term relationships with homeowners. This approach not only helps customers make more informed decisions but also ensures that they feel confident in the protection of their homes.

In an industry where quick sales are often the norm, this commitment to education sets Calgary's roofing sales representatives apart. It shows that they are not just selling a product but are genuinely concerned about the well-being and satisfaction of their customers. As Calgary continues to face the challenges of severe weather, this focus on education and customer care is becoming increasingly valuable.

Siding Replacement Tips

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counter issues such as depreciation of materials, disputes over coverage, or delays in claim approval. Ensuring that the insurance adjuster conducts a thorough inspection and working with contractors experienced in dealing with insurance companies is essential to avoid potential pitfalls.

Supply chain issues have also emerged as a significant concern in the wake of the storm. The high

demand for materials following widespread damage can lead to shortages and longer wait times for necessary supplies, further delaying the repair process.

Finally, the quality of installation remains a critical factor. "Poorly installed siding" can result in future problems such as leaks, warping, or inadequate insulation. Homeowners are urged to hire experienced contractors who understand the specific challenges of

installing vinyl siding in Calgary's variable climate.

What Homeowners Can Expect

The replacement process typically begins with a "thorough inspection" of the damage. Contractors will assess the extent of the hail impact and provide an estimate for the work required. This initial step is crucial for setting expectations and ensuring all aspects of the damage are addressed.

Once the damage has been assessed, homeowners will move on

to the "material selection" phase. Ideally, they will find a close match to the existing siding. However, if an exact match isn't available, choosing a complementary or contrasting color may be necessary to achieve a balanced look.

Scheduling the installation is often dependent on material availability and weather conditions. Once a date is set, the old siding will be removed, and any underlying issues, such as damage to insulation or exterior walls, will be repaired before the new siding is installed.

The installation process itself involves ensuring that the new siding is properly aligned and secured to withstand future weather events. Attention to detail during this phase is critical to preventing future issues.

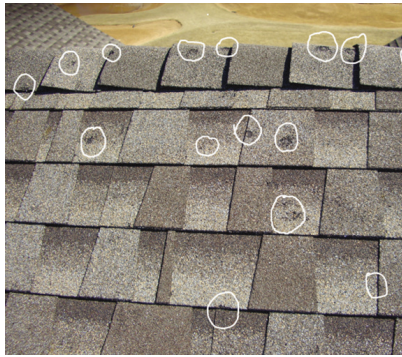
After the installation is com-

plete, a **Final Inspection** will be conducted to ensure everything meets the homeowner's expectations. The area will be cleaned up, and any debris from the process will be removed.

Homeowners should also ensure they receive **warranties** for both the materials and the installation work. Reputable contractors will typically provide follow-up services to address any concerns that may arise after the installation is complete.

As Calgary continues to recover from the August hailstorm, understanding these challenges and what to expect during the replacement process can help homeowners navigate the situation more effectively, ensuring their homes are well-protected against future weather events.

Signs of Hail Damage



A properly inspected roof will have chalk marks to show the damage on your roof. Hail spots may be very small



Even very small hard hail will cause damage to your roof



Excessive granules in your gutter or at the end of your downspouts are signs of excessive hail



Skylight broken by hail



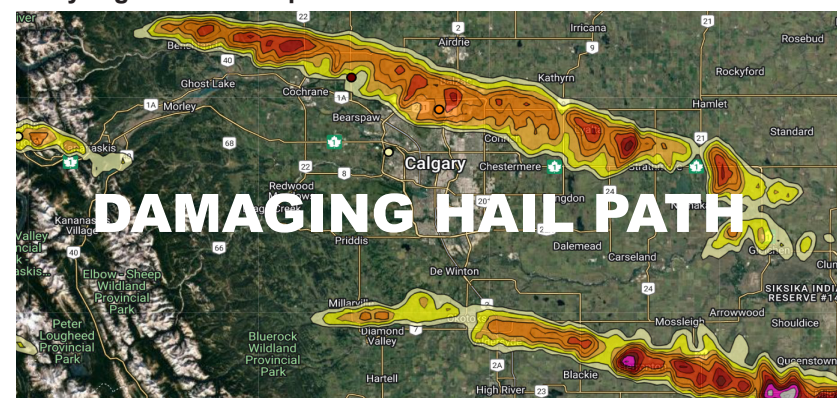
Standing Seam Damaged by Hail



Vinyl siding windows, and fences were damaged across the city. Make sure you get line of site repairs done



Damaged gutters, downspouts, fascia, Do a thorough inspection by walking around the property.



PROGRAM REWARDS
Refer customers to Calgary Roofing & Restoration Ltd and earn rewards with our Referral Rewards Program!

1

SUBMIT YOUR REFERRAL
Call: 825.450.2759

2

WE'LL REACH OUT TO THEM
An CR&R Representative will contact your referral and make arrangements to inspect their roof. They are under no obligation and the inspection is free.

3

RECEIVE YOUR REWARD
Once their roof is built by CR&R and they have signed their Certificate of Completion and they paid in full, then you will receive the reward for the level you have achieved.

"SHINGLE" Replacement

LEVEL	REFER	RECEIVE
LEVEL 1	1 QUALIFIED CUSTOMER	\$250 GIFT CARD
LEVEL 2	3 QUALIFIED CUSTOMER	\$800 GIFT CARD
LEVEL 3	5 QUALIFIED CUSTOMER	\$1500 GIFT CARD
MASTER LEVEL	10 QUALIFIED CUSTOMER	\$3000 GIFT CARD

INDEMNIFY THE INSURED
Hailstorms are a common occurrence in Alberta, and they often leave behind significant damage to homes, particularly to roofing. For homeowners, dealing with the aftermath of a hailstorm can be overwhelming, especially when it comes to filing an insurance claim and ensuring that they are fully indemnified for their losses. Understanding the concept of indemnification and how it applies to hail damage claims is crucial for Alberta residents.

What Does Indemnification Mean?
Indemnification is a fundamental principle of insurance. It means that the insurance company is obligated to restore the policyholder to the financial position they were in before the loss occurred. In the context of a hail damage roofing claim, indemnification ensures that the homeowner receives sufficient compensation to repair or replace their roof to its pre-damage condition, minus any deductible specified in the policy.

The Hail Damage Claim Process
When hail damage occurs, the first step for the homeowner is to assess the extent of the damage and report it to their insurance company. The insurer will send an adjuster to evaluate the damage and determine the cost of repairs. The goal of the insurance company is to provide a settlement that covers the cost of returning the roof to its original state before the hailstorm.

To ensure full indemnification, the homeowner must carefully document all damage and keep detailed records of communications with the insurance company. This includes taking photographs of the damage, obtaining repair estimates, and retaining receipts for any temporary repairs or accommodations needed while the roof is being fixed.

Ensuring Full Indemnification
To be fully indemnified, homeowners should be aware of several key factors:

1. Policy Coverage: Review your insurance policy to understand what is covered and what is excluded. Some policies may have specific provisions related to hail damage or roofing, and it is essential to be aware of these before a claim is made.

2. Deductibles: The deductible is the amount the homeowner is responsible for paying out of pocket before the insurance coverage kicks in. This amount will be subtracted from the total settlement, so it's important to factor this into your financial planning.

3. Repair or Replacement: The insurance company is obligated to cover the cost of repairs or replacement of the damaged roof, depending on the extent of the damage. Homeowners have the right to choose their contractor, but the work must meet the quality and scope outlined in the insurance claim.

4. Disputes and Independent Assessments: If there is a disagreement with the insurance adjuster's assessment, the homeowner can seek an independent assessment or hire a public adjuster. This independent evaluation can help ensure that the insurance payout is sufficient to cover the necessary repairs.

Legal and Regulatory Protections
Alberta's insurance laws provide several protections to ensure that consumers are indemnified fairly:
Good Faith Requirement: Insurance companies are required to act in good faith, meaning they must handle claims promptly and fairly. If an insurer fails to do so, the homeowner can file a complaint with the Alberta Insurance Council.
Right to Appeal: If a homeowner believes they have not been fully indemnified, they have the right to appeal the insurance company's decision. This could involve providing additional documentation or going through mediation or arbitration.
Privacy and Transparency: Insurers must handle the homeowner's information confidentially and transparently. All communication regarding the claim and settlement must be clear and understandable.
Conclusion: Indemnifying the consumer in a hail damage roofing claim is a critical aspect of insurance in Alberta. Homeowners need to be proactive in understanding their policy coverage, documenting their losses, and ensuring that they receive the full compensation necessary to restore their property. By being informed and vigilant, Alberta residents can navigate the claims process more effectively and ensure that they are properly indemnified after a hailstorm.

Does Your Property Meets the Current Codes & Energy Codes Ask Your Agent If You Have Law & Ordinance Coverage



CR&R installing a 3 ply modified roofing system, Proper installation consist of using proper fasteners, drainage, insulation and ventilation are the key success of a flat roofing system



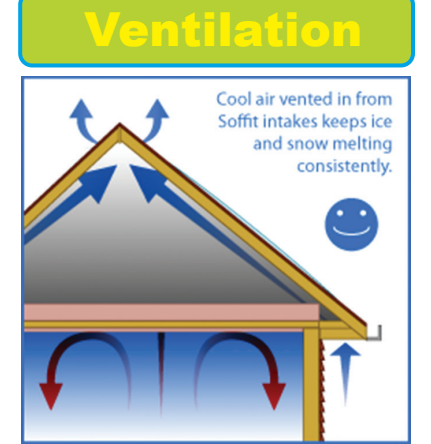
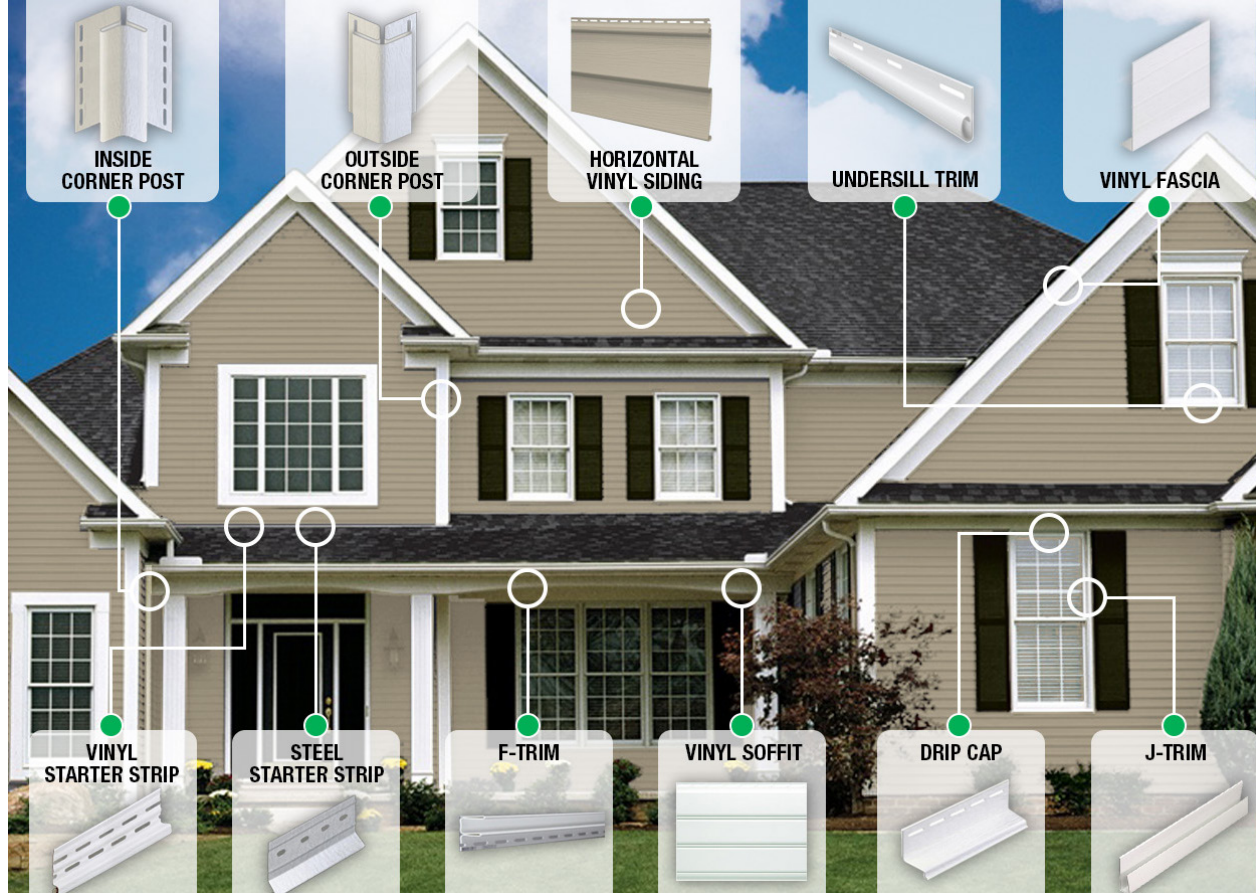
CR&R ltd installing a flat concrete tile roofing system, Proper installation consist of using proper fasteners, underlayment, batten boards, spacing, and mortar.



Key success of all roofing system, is using great reliable roofers, preparation of the decking, base felt, proper fasteners, proper exposure, and proper spacing.



Chris Hill sales manager of CR&R has been selected to be an insurance appraiser for various insurance companies over the past 35 years. Chris has 35 years of experience in the construction mitigation field. Chris personally trains all of CR&R's staff on how to identify and evaluate hail damage to roofs, siding and other areas of your property.



According to the American Society of Heating, Refrigeration & Air Conditioning, (ASHRAE) safety is the main factor in making sure your ventilation is correct in your home.

When your roof is replaced, vent joints can be pulled apart during the removal of your roof, which could release toxic fumes into your home. ALWAYS have someone get in your attic and check all heater and water heater stack joints when the crew has completed the installation. From the top of the roof, the crew can not see or know that the joints were pulled apart.

HEAT - In hot weather, proper ventilation prevents the attic from becoming a "hot-box" that radiates unwanted heat down through the attic floor into the living area. Attic temperatures can reach 150 degrees

MOISTURE - In cold weather, proper ventilation helps prevent moisture from condensing on the insulation, rafters, and roof deck. Trapped moisture can rot wood members and rob insulation if it's R-Value.

CONDENSATION - Improper ventilation and attic heat can cause condensation. This condensation can create enough moisture that you might think your whole roof is leaking. Your "dripping wet attic" is not caused by your roof being installed improperly, but from poor ventilation.

MOLD & MILDEW - Another common, but unsatisfactory practice allowing heat to enter the attic, involves installing bathroom exhaust vent ducts into the soffit vents, rather than correctly installing the duct to an outlet vent. Soffit vents are inlet vents, not outlet vents!

Will My Rates Go Up If I File A Hail Claim?

The truth is that your rates will increase whether you file a claim or not. Insurance rates increase when there are natural disasters. Costs to policy holders will vary on where they live, their house and other factors. "It's all about having enough premium and protection to pay future claims," said one insurance company official.

Many insurance companies saw the value of their investments decline over the last year. With yearly national disasters, the insurance companies look for ways to make things up by raising rates or becoming more creative in restricting claims.

You need to file a claim to make sure your most valuable asset is protected.

Have You Been Denied Payment Or Underpaid?

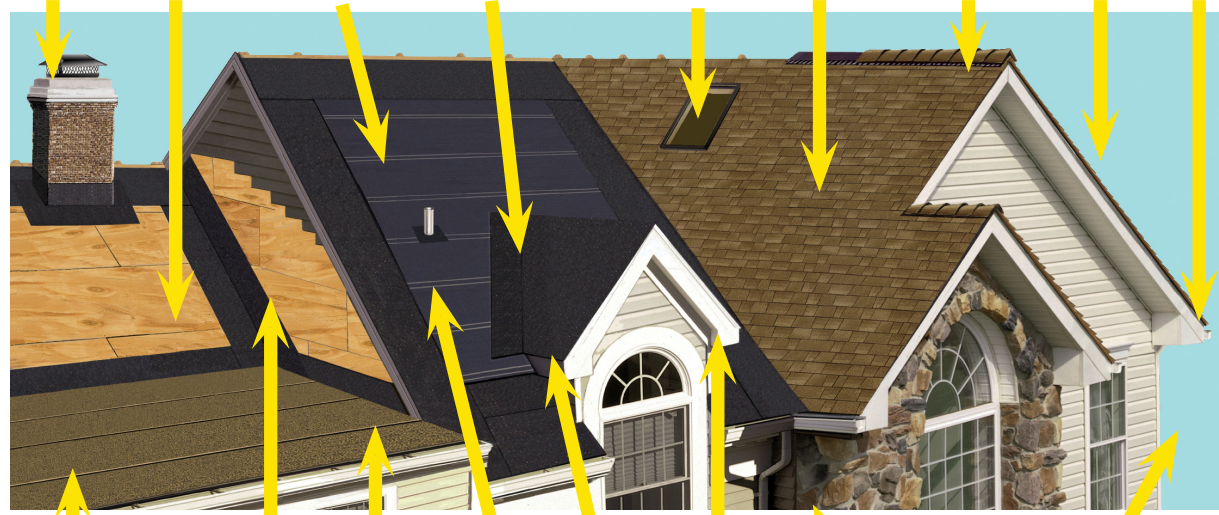
If you have been denied payment or underpaid, you need to ask yourself these questions

- Can Hail Damage my metal gutters and vents, but no damage to my roof.
- Will partial repairs devalue my home?
- Would potential future buyers be discouraged from purchasing my property?
- Would an inspector find hidden damage?
- I Can't make the necessary repairs with the amount my insurance company has paid me?

Should my Insurance company pay Contractors overhead and profit?
CALL CR&C TODAY

Identifying Basic Parts of Your Home

Chimney Decking Felt Ice&Water Skylight Field Vent-a-Ridge Gable Soffit



Flat Modified Wall Flashing Vent Valley Fascia Gutter Siding

According to the Consumer Information Guide

It is crucial that you understand your rights to protect your most valuable asset... "Your Home".

How do you know if you have damage?

Do you have roofs being put on in your neighborhood? Do you see roofing signs in yards or have you received a flier, door hanger, or had a telemarketer call you? If you answered yes to any of these questions, you might have hail damage. It is probably worth your time to have it checked out by a trained professional, be it a roofing contractor or an insurance adjuster.

My roof is not leaking so why should I have it replaced?

If you have damage, you should replace your roof as soon as possible. Just because your roof doesn't leak immediately doesn't mean it will not 6 months from now. The damage might not be as apparent now as it will be in six months. The damage being exposed to the elements of the harsh weather will accelerate the deterioration of your roof system.

What if I called my insurance company and they came out and said I have no damage?

Just because an Insurance adjuster says you have no damage doesn't mean it is not there. Insurance companies hire Adjusters to assess the damage on your roof but their specialty may not be roofs. They could have been adjusting damage to cars last week and now they are roof adjusters. Think about this, "do they really want to pay me money to fix this?" If an adjuster tells 100 people they have no damage and 60 of the people take their word, then they do not pursue a second opinion. The average roof is \$22,000.00. Well, they saved \$1,320,000.00. That is a lot of money. They are playing the odds. We're not saying all insurance companies are like this, but some are. Please understand, there are many good insurance companies in your community.

The Insurance company said I have to get three estimates before I can choose a contractor.

Not so! You can choose the contractor of your choice, but choose a contractor based on quality not price. Some companies are higher and some are cheaper. It is a good practice to get three bids to compare the scope of what they are doing and putting on your roof. You can shop for the lowest estimate but in doing this you are not saving yourself any money. You are only saving your insurance company money. No matter what, you will have to pay your deductible. The insurance company will make

sure of that. The lowest bid is not always the best. In today's society you get what you pay for. Your home is a large investment. Your roof protects your whole house and everything in it including your family. Look at it from this perspective. You find out that you have to have brain surgery. Your health insurance company tells you to get three opinions. Are you going to price shop to save the insurance company money or find the best surgeon not worrying about price because all you are responsible for is your deductible? Price should not be your main concern. The only concern is to have the best surgeon do the job. Choose a roofing contractor in the same capacity as you would a brain surgeon.

Is the quote my insurance gave me enough to restore my roof to its original state?

Not necessarily. Sometimes insurance companies exclude coverage of roof construction items essential to proper replacement and longevity of your new roof. These items are referred to as incidentals. Incidentals include vents, ridge, flashing, taxes and dump fees. The estimate the insurance company gives you is just that, an estimate and the price will vary, it could be higher or even lower.

WORK PROVIDED

- ROOFS
- GUTTERS
- SIDING
- WINDOWS
- PAINTING
- FENCES

825.450.2759

Superintendent of Insurance 780.427.8322 TBF.INSURANCE@GOV.AB.CA
Service & Red Tape Reduction 780.427.4088 cs@gov.ab.ca
Better Business Bureau 403.531.8784 www.calgary.bbb.org

825.450.2759 contact@calgaryroofingrestoration.com



Pictured Skylar and Logan Kuchar choose Calgary Roofing & Restoration Ltd to complete their roofing project damage from the hail storm 2020.



Pictured above is Nikki Swagarty with her husband Jordan Swagarty another fine restoration project completed by Calgary Roofing & Restoration Ltd. The home was damaged by the big flood in 2013.

Residential & Commercial Roofs

CHECKING OUT YOUR CONTRACTOR

Selecting a roofing contractor is a major decision. A new roof is a "big ticket" purchase and you have to put a lot of trust in the roofing contractor to do the job right because you won't be able to see what he's doing on your roof, plus you're relying on the contractor being in business years from now to back up their workmanship warranty. Most homeowners won't know what to ask for in terms of roofing materials, upgrades and installation details. My goal is to provide you with enough information for you to pick the best deal and ensure you get a quality job.

The selection criteria and questions you should ask a roofing contractor are:

- Never hire a roofer that is out-of-state, i.e. "storm chasers". They won't be around for warranty service or dispute resolution.
- Avoid roofing contractors with less than an 'A-' rating. A company can be rated an 'A-' minus simply because of the limited length of time in operation, but have an otherwise excellent track record.
- Ask for current references
- Reputable roofing contractors should have dozens and dozens of homeowner's references.
- Request a copy of the contractor's professional State license and local business license.
- Minimum coverage limits should be \$1 million General Liability, \$1 million Personal Injury and \$500,000 for Worker's Compensation. Higher limits are desirable. Roofing work is dangerous and you don't want an injured worker suing you or some other accident claim going against your homeowner's insurance. Call the insurance agency listed on the certificate to verify the policy is in force and the coverage limits are accurate.
- How long has the company been in business?

Roofing contractors tend to come and go due to the ups & downs of the economy and housing cycle. A company that has been in business for many years will tend to be more stable and experienced with adequate cash flow and cash reserves to meet operating requirements. Dishonest roofing contractors will quickly open & close business under new names (or disappear altogether) in an effort to distance themselves from a poor reputation, unpaid bills and lawsuits. Should the roofing contractor not pay the subcontractor, the subcontractor may file a mechanics lien against your home for the unpaid labor and materials. If this happens, you will not be able to sell your home until the lien is paid.

- Ask if the roofing contrac-

tor uses the same work crews and how they train their work crews. Does the company have a training manual?

The workmen on your roof will most always be subcontractors. The busier roofing contractors will be able to retain the same work crews. Visit the company office and ask to see a copy of their roofing manual which sets the standards of competency, workmanship and quality.

- Who will be the Job Supervisor.

The job supervisor will be your point of contact for any questions and issues. You should have the supervisor's business card with cell phone number and e-mail address. The supervisor should be at the job site at least once each day for quality inspections during and after the job is complete.

The supervisor for my roof was there when work began, walked the roof each day, took photos and reviewed the photos and progress with me. When the job was finished, the roofing crew waited for 30 minutes while the supervisor walked the roof, lifting shingles to verify the roofing materials were install correctly. The supervisor had the roofing crew replace a couple of marred shingles in a high traffic area and make a few minor touch ups with paint and caulking. The supervisor then reviewed the final photos with me and asked if I had any questions or saw something that needed attention. Only then was the work crew released.

- Ask to see a copy of the roofing contract to read the fine print.
- A good contract should include a "Standards of Performance" which states among other things, that the contractor will not nail toe boards through your shingles, kick-outs will be installed at all corners, flashing installation requirements, the crew will not walk or step on your gutters, the job site will be cleaned up at the end of each day, etc.
- How long will it take to replace the roof?

This is seemingly innocuous question can be a red flag. If one roofer says he'll bring a crew of 15 men and do the job in a day or two at most, while the other roofing contractors says 7 or 8 men will require at least 3 days (weather permitting), immediately disqualify the roofer who says he can do it in a day. Why? Because the roofer with 15 men won't be focused on quality and will cut corners because he's in a hurry to finish the job and get paid. 15 men on my roof would be in each others way and they'd probably working well past sunset in the dark. Do you really want that for non-emergency repairs?

"BTW, my roof required 8 men working for 3-1/2 days to replace the roof - but my roof has complicated lines and features"

Recoverable Depreciation

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of a claim until work is completed. In order to have the holdback released after a claim payment, the insured will have to provide canceled checks and paid invoices to indicate that the replacement cost of the insured property was paid or repaired. Many carriers impose a time restriction on the amount of time allowed to present a claim for the recoverable depreciation, so be sure to confirm the details within your policy.

Deductible: Your deductible is the amount of money that is subtracted from your insurance claim payout. It is your out-of-pocket cost on every insurance claim. Make sure your deductible is a manageable price. In the event of a claim you should have the funds available to pay your deductible without putting you in a financial bind. If you choose a high deductible to keep your rates down, you could end up paying for a claim for years to come.

Recoverable Depreciation: If your property is damaged during a storm, your insurer will take into account the amount of value your damaged property has lost

due to age (depreciation). Today, most homeowners have recoverable depreciation which bridges the gap between the value of the loss and the cost of the repairs. If you do not have recoverable depreciation you will only be reimbursed for the value of your lost property, not the cost to replace it. Make sure you have the recoverable depreciation endorsement on your homeowners policy so you are covered for the entire cost of repairs on your property.

Code Upgrade Coverage: We see more and more customers every year without this endorsement on their policy which can be quite costly in the event of a claim. The existing roof on your property may have been installed months or decades ago. If the municipality or county where your home is located changes its codes to require more expensive roofing products, you will need this endorsement to avoid additional costs in the event of a claim. For example: You must install new roof sheathing on your house because the Douglas County has determined the existing roof sheathing is out of code and your property will fail inspection without a full sheathing replacement. If you do not have code upgrade coverage- your in-

surer will not reimburse you for this added expense and you are now faced with \$1,000s in additional expenses on top of your deductible.

Homeowners Need To Know What To Expect

1. When shingles are delivered to your home, please check the color and type of material. NOTIFY Calgary Roofing & Restoration immediately if the color or type isn't what you ordered.
2. Notify your mortgage and insurance company the day your roofing material is delivered. This will expedite the inspection and payment process.
3. Be prepared for the noise! There will be constant hammering for two or more days, depending on the size of your roof.
4. Keep children and pets away from the work area, YOUR house is a construction site and is very hazardous.
5. Remove all loose items from wall shelves and walls: Pictures, Plates, Figurines, TVs etc. Hammering may create vibrations that will shake these items off the shelves or walls.
6. Remove all items from around the house where roofing debris or bundles of shingles might fall: Patio, Pool Furniture, Potted Plants, Vehicles and Garden Equipment. Leaves or blooms may be knocked off the plants near your home during the job. They will come back.
7. During the roofing project dust may fall from rafters & under sides of the decking. Any clothing or items this may damage should be protected.
8. Crews will need access to your driveway to load shingles and clean up. Please park your cars, motorcycles, bicycles, boats, etc. away from the driveway.
9. Occasionally, power tools will be used to cut decking or shingles. Please check your power breakers after roofers are finished to make sure they are operating correctly and have not been tripped.
10. Precautions are taken to prevent gutter damage. However, there are instances when damage to gutters is unavoidable, especially on very steep roofs or ones that are completely surrounded by gutters. Your homeowner's insurance should cover any damages or allow for protection.
11. **BEWARE! Occasionally, A/C, water, and gas lines have been installed improperly under the decking and nails may penetrate and cause unpredictable damage. This damage shall be the responsibility of the property owners insurance.**
12. For each day it rains, work on your roof will be delayed. Roofers are instructed not to tear off more shingles than they can replace in one day, so that your roof is not exposed to inclement weather.
13. **Check heater vents upon completion of your roof to make sure that they have not been loosened in the attic. Also check hot water heater and stove vents.**
14. Nails that fall from the roof during the job will be picked up with a nail roller. However the greatest effort to pick up all nails may not pick up all. Please be advised, however, that a few nails hidden in the grass or shrubbery may remain.
15. Occasionally shingles have been sealed to the sidewalls. Age along with moisture saturation can rot the wood. During the removal of shingles along walls, paint removal & chipping of the wood may occur. This is an unavoidable situation and your contractor is not responsible for this occurrence. Look to your insurance to recover your loss.
16. When two or more layers are removed from the roof, your roof line will drop. This will be evident along any wall. The change in appearance will be minimal and will not effect the integrity & utility of the roof & flashing.
17. When the old roofing is removed a tremendous amount of weight is taken off the frame of your home. This can cause slight movements of your rafters & beams. This shifting, may cause small stress cracks in your ceiling along with paint popping off nails heads. Your roofing company is not responsible for this unavoidable occurrence.
18. Contractor disclaims any and all liability for the grading, leveling, slope or construction of the roof deck, the roofing system, structure and/or appurtenances
19. Occasionally driveways can be damaged due to faulty foundations. Contractor shall not be responsible.
20. MAKE ALL PAYMENTS TO **Calgary Roofing & Restoration Ltd.**



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ROOF ♦ SIDING ♦ GUTTERS

