



Cardinal Catastrophe Services, Inc.

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Here are a few tips that can facilitate the process of restoration:

1. When your home is damaged by hail, high winds and/or severe storms, the first step should be making contact with Cardinal Catastrophe Services (618.219.6749-618.659.9800 or cardinalcat.com). As insurance and storm specialists, will help secure your property and aid in determining the scope of damage to your home. We will help you file a claim as needed.
2. Immediately you should have your home protected from further damage by covering broken windows and damaged rooftops. Cardinal Catastrophe Services will facilitate protecting the damaged portions of your residence that are exposed to the elements and susceptible to further damage.
3. If you need to make temporary repairs to your home, and you do the work yourself, be sure to keep the receipts of any materials that you purchase to make these repairs.
4. If any personal property has been damaged, hold on to the broken items so the insurance company can determine replacement cost and for verification. Make a list of each item, including its age, current value, model, make, and item number.
5. Cardinal Catastrophe Services will work in conjunction with your insurance adjuster to assess the damage and to determine the scope of the work needed for repair. We will agree with your insurance provider the cost of the repair work up front. Meaning we don't argue price. We work directly off the insurance company's summary for dwelling and will agree with the numbers they provide.
6. Out of pocket expense (deductible) is not paid until we are finished with your project and you are happy with our work. Your cost will be your insurance deductible or less, unless otherwise noted in writing. Should we run into additional expenditures during your restoration project, we work honestly with your insurance provider from beginning to end via supplemental invoicing.
7. If necessary, you may be entitled to temporary living expenses and housing if your home is considered uninhabitable due to a covered claim. We will assist you as needed.

Cardinal Catastrophe Services only does insurance restoration projects. When your home is damaged, you can be confident we will be at your side providing the utmost service to you and your family.