



## ***Nashville Catastrophe Services, Inc.***

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### **The Truth About Getting Estimates For Your Exterior Work**

Your insurance agent may ask you to get estimates (bids) and may imply that it is required and part of the claim process. This is **not** true. It is in no way stated within any insurance policy that the insured is required to obtain bids before a claim is initiated.

As the insured, you chose the company to do your restoration work. Getting several bids from several roofers will slow down the entire process. Roofers take days or weeks to get figures back to you. If you have storm damage at your residence, you do not have time as a luxury. You want to get the work expedited as promptly and judiciously as possible.

When you get bids, your insurance company is hedging on the fact that most people are conditioned to use the cheapest bid. Low-priced work is not high-quality. Additionally, roofers and contractors offering a "cheap" bid often times do not carry adequate insurance, do not have a roofing license, do not offer complementary upgrades (ice and water shield or lifetime shingles) nor carry a surety bond, and of course will take several short cuts. How do you think they can do the work for so little?

It is your insurance company's obligation to appraise your property and present you with their estimate and funds for repairs. You are entitled to maximum replacement cost. As the insured, you truly want a company who understands the claim process and resolves to work as your advocate.

In addition, using a bid which is less than your insurance summary's Replacement Cost Value (R.C.V.) means depreciated funds that your insurance company **will pay in full** never are released. In other words, money you are entitled to receive for your home is never paid in full. The result is an extra out of pocket expense.

Nashville Catastrophe Services uses an agreement called "Authorization of the Insured". This allows us to work with your insurance company on your behalf. You sign a similar agreement at your doctor's office so they can work with your health care insurance provider. This provides maximum funding for work needed while making the process very simple for you.