

*Understanding your
SCARPros claim
payment process*

Working through the process...

Receiving Your Claim Estimate

Your claim estimate will arrive via email, in person or through your online portal.

Forward Your Estimate To SCARPros

Email or hand your ins. estimate to your sales rep. We will generate your ISOW and schedule an appointment to collect the first check along with your signed ISOW.

ACV Check

We will require a check in the amount of your ACV check received for your claim. You can, either sign your ins. check over to SCARPros or write a check to us... your call!!

Scheduling Your Roof Job

Once we've received the first check and signed ISOW we set up a delivery date for the materials for your roof restoration. You will receive contact from all sub-contractors needed for your claim restoration.

Completing Your Roof

A standard roof will take 2-4 days (30-40 Square foot roof). Once your roof is complete SCARPros will collect the remaining balance of the roof total estimated cost. We will then submit for *Release of Depreciation*. Your carrier will release the depreciation check to you.

Other Restoration Jobs In The Estimate

Once we've completed all collateral work associated with the claim estimate *scope of work* we will request the remaining balance of your claim (except your deductible).

Final Inspection

We will conduct a *Final Inspection* for an approval. We collect the remaining balance and register your roof warranty upon closing out your claim.



Payments breakdown

Your initial payment received from your insurance company will be your

Actual Cash Value payment

$$A = \left[B - C \right] - E$$

D
Actual Cash Value

- A. **Your Payment** – amount issued in your first check
- B. **Replacement Cost Value** – what you would pay to repair or replace the item at today's cost.
- C. **Depreciation** – reduction in property value over time due to age, use, and condition of item.
- D. **Actual Cash Value** - what you would pay for repairs or replace items at today's cost minus Depreciation.
- E. **Deductible** - amount your insurance company automatically deducts from your claim prior to releasing you the first payment.

If you have replacement cost coverage, SCARPros will submit proof of purchase or repairs (receipts & invoices) to have your recoverable depreciation released. Your insurance will then release you a check for the applicable recoverable depreciation, or amount of depreciation reimbursable based on our estimate. In most cases there will be additional amounts released as a supplement check. Supplements will be submitted by SCARPros.

Why SCARPros is the RIGHT CHOICE

- **Premium materials** – As a Preferred Contractor with Owens Corning. We install the necessary OC components along with your shingle to insure a valid warranty of the products and labor.
- **Your job is fully insured**
- **Financial Credits** – We offer generous referral fees for approved insurance claims!