



Insurance Claims Process Guide

From the first storm photos to the final repair records.

Start with safety

Stay off the roof. Keep away from fallen wires, unstable trees and sagging ceilings. If there is an immediate danger, leave the affected area and call 911.

1 Document what happened

When safe, photograph each side of the home, visible roof damage and interior leaks before cleanup. Save original files. Record the storm date, when you noticed the problem and the rooms affected. Do not guess the cause or date if unknown.

2 Limit further damage

Arrange safe temporary protection and save invoices and receipts. Ask your insurer about emergency work and documentation. Coordinate permanent repairs with the insurer before work begins so it can inspect the loss; do not delay necessary emergency protection.

3 Notify your insurer promptly

Use the claims contact on your policy. Ask about reporting deadlines, your deductible, roof coverage terms and any required forms. Keep a dated contact log and the claim number. A weather report alone does not establish damage at your home.

4 Arrange the inspection

Ask the contractor for labeled photos, measurements and a written repair scope. Give the insurer access and your records. The contractor documents construction conditions and costs; the insurer evaluates coverage under the policy.



Understand the estimate. Keep the records.

5 Review scope and payment terms

Compare the insurer estimate with the contractor proposal: roof areas, materials, quantities, flashing, disposal and any documented additional work. Ask for written explanations of differences. A supplement is a request for review, not approval.

Term	What to ask
Deductible	What amount is my responsibility, and does a separate wind/hail deductible apply?
Actual cash value (ACV)	How was depreciation calculated? ACV generally reflects value after depreciation.
Replacement cost (RCV)	What proof and deadlines apply to additional payments? Recoverable depreciation depends on policy terms and completed requirements.

6 Confirm the work and close the file

Review the written contract, payment schedule, change orders and permit responsibilities before work. Keep completion photos, invoices and warranties. Ask the insurer about final documents and any mortgage-company endorsement requirements.

If you disagree: Request the insurer's written basis and ask about its review process. Pennsylvania Insurance Department consumer assistance is available through pa.gov/agencies/insurance.

A clear next step for your roof

Request a roof inspection and written findings from The Helping Company.

610-234-2210 | thcexteriors.com

Your contact / appointment: _____

Educational guidance only; not a roof diagnosis, policy interpretation, public-adjusting service, or legal advice. Coverage, scope and payment depend on your policy, loss facts and insurer review. No coverage or full-roof replacement is guaranteed.

Sources & further reading (links; reviewed September 22, 2026)

Pennsylvania Insurance Department: [After the Storm](#)

NAIC: [Roof replacement cost vs. actual cash value](#)