

**HOMEOWNER'S STORM, INSURANCE, AND RESTORATION  
INFORMATION GUIDE**

**COMMUNITY &  
NEIGHBORHOOD  
AWARENES  
S**

**PROTECT YOURSELF,  
YOUR PROPERTY,  
AND YOUR NEIGHBORS**

**LEARN THE REAL FACTS ABOUT  
STORM DAMAGE,  
RESTORATION,  
AND REMODLING**



**TIPS ON:  
WHERE THE STORM HIT  
HOW TO RECOGNISE DAMAGE  
THE INSURANCE PROCESS  
REQUIRED SAFETY REGULATIONS IN COLORADO  
VENTILATION  
&  
HOW TO PICK A CONTRACTOR**

**WWW.ECHORRR.COM**

## How Do I Choose A Contractor That Will Best Represent My Needs?

1. Look at the person who is giving you the estimate. Is that person organized, helpful, clear, and knowledgeable about the process of the job?
2. Is the roofing contractor professional? Choose a person who demonstrates a professional manner, as this will reflect in their work.
3. Is your roofing contractor able to explain the process in simple terms that you are able to understand? If he/she is not able to do this, are you sure that the contractor even understands it for his or her self?
4. Is your roofing contractor able to make available a lien release? This official document releases you of liability in the event that the roofing company does not pay the laborers or suppliers. This will keep them from having the ability to file a lien on your home, which would make you accountable for unpaid debt.
5. How does your roofing contractor handle the process? Does he/she walk you through every step of settling your claim without delay or error? If your roofing contractor knows what he/she is doing, he/she will handle everything!
6. Insurance paperwork can be very difficult to read. It may even seem like a different language to some. It is very important that your roofing contractor will take the time to break it down for you, helping you to understand it in terms that are simpler.
7. Make sure that your roofing contractor is willing to put on your roof in accordance with the manufacturer's specifications. This is very important because if it is not put under the terms of the manufacturer's specifications, they will not provide a warranty on the work.
8. Another important thing to look for when choosing a roofing contractor is to make sure that the roofing contractor does not ask for all of the money up front. It is acceptable to give a partial payment when the agreement is signed, but not before.
9. Ask your roofing contractor whether they use nails or staples to secure the roofing material. If the roofing contractor says staples, it is time to send them home! Staples work their way out quickly, causing a loss of shingles after only a couple of years!
10. Another important item on your checklist should be whether or not the contractor uses a magnetic roller. The magnetic roller is used to pick up any nails that may have fallen onto the property during the job. They may be in your yard, on your driveway, or even in your bushes and plants. This will prevent injuries, flat tires etc.

11. Make sure that your roofing contractor will supply you with the documents that prove that they have proper qualifications? (i.e. general liability, worker's compensation etc.) Is this documentation valid and up to date?

**WWW.ECHORRR.COM**

## Echo Repair, Remodel & Reconstruction

Specializes in Residential and Commercial Properties

### Our Promise to you!

#### 1. **EXTENT OF WORK**

Our company will supply all of the materials, labor, equipment, resources, and services that are essential in order to complete the restoration of your property in an efficient and professional manner.

#### 2. **STANDARDS**

Our company will comply all local building codes and ordinances, and will also follow all manufacture's specifications.

#### 3. **SAFETY**

Our company considers safety first! We will consider safety measures at all times to ensure the protection of you and your neighbors.

We will make sure that the equipment and material storage areas have necessary barricades, and we will ensure that these precautions are maintained.

We will also provide any necessary provisional coverings or devices needed to protect the building, and people associated with the property. When these precautions are no longer necessary, we will remove them.

Our materials and equipment will be located in a safe manner as to prevent fire hazards and danger.

All access areas to the property will be kept clear of contractor equipment, material and vehicles, at all times.

#### 4. **PROVISIONAL PROTECTION**

Our company will ensure that your property and belongings are protected at all times, during the job process.

No work will be performed if weather is problematic.

#### 5. **EXTRA PRECAUTIONS**

Before a crew leaves for the day, there will be temporary dams put in place to prevent any seepage of water access into the properties interior or exterior areas.

The crews will only proceed with the job process when the whether conditions are permissible of such work being performed.

#### 6. **DEBRIS REMOVAL**

Debris will be removed and maintained at all times. We will also take extra precautions to make sure that the landscaping and property do not receive any damages.

#### 7. **WORKING HOURS**

Work will be done during hours specified and agreed upon by the property owner and Echo Restoration Services.

**WWW.ECHORRR.COM**

## HOW TO IDENTIFY WIND DAMAGE

MISSING SHINGLES  
EXPOSED WOOD  
INTERIOR LEAKING  
LOUD FLAPPING NOISES  
FALLEN TREES  
BLOWN FENCES

**WWW.ECHORRR.COM**

## HOW TO IDENTIFY HAIL DAMAGE

DENTED AUTOMOBILES

DENTED METAL

SPLIT SHINGLES

BROKEN SIDING

POCK MARKS ON ROOF

FADE MARKS ON PAINT

SMASHED A/C COILS

**WWW.ECHORRR.COM**

## STORM REPORT

## PROPER VENTILATION

### HEAT

Attic temperatures can reach up to 150 degrees! If your attic is not properly ventilated, it will become a hot box, where unwanted heat is radiated down into the living area.

### MOISTURE

If there is not sufficient ventilation in cold weather, moisture can condense on the insulation, rafters, and the roof deck. Not only will trapped moisture rot wood, but it will also rob insulation of its R-value.

### CONDENSATION

Poor ventilation can also cause condensation. Condensation can create so much moisture that you might think that your whole roof is leaking! This might lead you to believe that your roof was installed incorrectly, when, in fact, this is contributed to condensation, caused by poor ventilation.

### ICE DAMMING

Ninety eight percent of homes that have a steep sloped roof, and are over twenty years old have excessive attic heat, which leads to ice damming. This will result in successive water damage or other severe problems.

Many people want to blame ice damming on the roofer, and feel that it must be attributed to poor work. This is a common misjudgment, and it is important to understand that the roofer probably did everything that was asked and expected of them. This is not caused by poor workmanship, but rather by poor ventilation!

### MOLD AND MILDEW

Another common and unsatisfactory practice allowing heat to enter the attic, involves installing bathroom exhaust vent duct into the soffit vents, rather than correctly installing the duct to an outlet vent. Soffit vents are **inlet** vents, not **outlet** vents!

Everything that exits the house at a soffit vent immediately re-enters the house in the attic space, because that is what soffit vents do. They bring in outside airflow. Not only will this add heat, but it will also add humidity and moisture to the attic, defeating the very reason for installing the bathroom fan in the first place. This is a real problem! Even a home with functional attic ventilation can now develop molds on the roof sheathing cavities above these unsatisfactory ducts. Now you have no airflow, plus added heat and added humidity in a dark, moist environment. NOT GOOD!

Now you have created the [perfect medium for mold growth: a dark, moist, heated space.

Insulation is designed to keep heat within the living space in winter. All sidewalls facing unheated surfaces must be insulated, with the vapor barriers facing the heated surface. Attic air space should be considered an unheated space. Thus, all walls adjoining that space must be insulated to help reduce heat entry into the attic space. Remember, heat, not the roofer, is usually the culprit in creating ice dams and leaks in your house, due to condensation.

- Once you have decided on a contractor, there is no need for more estimates.
- The insurance company should guarantee the work of its contractor in writing.
- The insurance company may make you think that you have to use one of your contractor's, but you don't!
- Reach an understanding with the contractor.
- Get a contract with the contractor, especially before any repairs begin.
- Reach an understanding with the contractor.
- Before any repairs begin, get a contract with the contractor.

### URGENT!

After re-roofing, have someone check all of the heater and water heater stack joints in your attic. . If joints are pulled apart during the removal of your roof, there could be toxic fumes released into your home.

#### *Stationary Vents - #750*

3 Sides louvered embossed paint finish, bird proof, prevents shingle discoloration.

#### *Whirlybirds-BIB-12/BIB-14*

Permanently lubricated, ball bearing system, adjust to 12/12 pitch, guaranteed forever.

#### *Power vents - # 2000/2000<sup>th</sup>*

Built in Thermostat, 2000<sup>th</sup> has built in humidistat, motor made in USA.

#### *Shingle Over Ridge Vents*

18" N.F.A. per lineal ft. exterior baffles enhance efficiency, internal Aerodynamic baffles, excellent weather protection.

### VERY IMPORTANT NOTE:

- The repairs can be accomplished by someone other than the contractor who wrote the estimate!

# How to Handle Your Insurance Claim

The following information is priceless if you are considering making a claim for the first time or if you are re-opening a claim for which you have already been paid.

Many times people trust the adjuster from their insurance company to adjust their claims. There are only a couple of other choices, including hiring an attorney who charges large sums of money, or hiring a public adjuster who takes a percentage of the settlement. With only those options, many people choose to just rely on their insurance company to come up with a fair estimate, as it seems the simplest alternative.

Be smart! The insurance company is a business! They are out there to make money, and one of the ways that they do this is to manage your claim and reduce the money that they pay you for your damages.

Always keep in mind that the insurance company is using a structured system to make sure that you are not overpaid! You are the only one who can make sure that you are not underpaid!

---

## How to File Your Claim

---

Sometimes people feel guilty about filing a claim. Do not feel guilty! The insurance company is glad to collect your monthly premium, so you should be fine with accepting money for your damages! That is why you have insurance!

There are some specific duties that are required of you as a homeowner who is filing a claim. They are simple, but necessary steps that you must take when starting the process.

### **1 Get in touch with the insurance company as soon as possible when reporting your damages.**

You may not have reported the damages right after they occurred, in which case you will need to send a letter explaining your reason for this. Echo Restoration Services would be happy to assist you with this.

### **2. Protect your property from any further damages.**

Try to prevent any further damage by covering or securing your roof. Also, make sure that you keep track of any expenses involved in this step, so that you can be reimbursed by the insurance company.

### **3. Provide the insurance company with a “proof of loss”.**

You will be made aware if your insurance company requires a proof of loss, as well as any other accompanying documents.

### **4. Supplementary or additional documentation:**

The insurance company has the right to request the original blueprints or specifications, if the property was involved in a tornado, for example.

### **5. Damaged and undamaged property.**

You will need to be prepared to show the insurance company the damaged areas, making sure that they are clearly marked off or easy to point out.

### **6. Proper accounting documentation.**

This step is suggested to protect both you and the insurance company. The insurance company prefers to make copies of all monies or original receipts in order to make sure that there are no alterations made. You should make copies for yourself to protect from discrepancies.

### **7. Submit to a statement (examination) under oath.**

Do not confuse a statement under oath with a recorded statement. An adjuster who requests a recorded statement is not always suspicious of your claim, it may just be company procedure.



# CLAIMS FOR WIND DAMAGE

Because wind claims are such a common type of claim, it puts you as a property owner, at a disadvantage.

The insurance companies have a lot of experience with these types of claims, and because of that they are better prepared to control your claim and minimize it as much as possible

It is not rocket science to understand that if a roof has significant and total damage, it needs to be replaced, and if it has little or no damage it does not. Well, it is unfortunate that it is not that easy! It is hard to distinguish whether the wind was the cause of the damage or not, and many times requires a professional opinion. Insurance companies feel that the best person to make the judgment call is the adjuster.

Sometimes you may have an unfair judgment call. For example: Your neighbor may have his/her adjuster come out to look at his/her roof, and get the whole thing paid for. You on the other hand might have your adjuster come out and say that you are only eligible to receive a couple hundred dollars to do some repairs.

One thing that is very important for you to understand or consider is that once your adjuster has come up with an estimate or a decision regarding what you will be paid for your damages, it is very hard to get things changed. Remember, the adjuster is working for the insurance company and is there to make sure that your claim is minimized as much as possible.

This is where you need to be prepared to stand up against the adjuster and be able to point out the damages to your property. This is why it is very helpful to have someone there who can speak the adjuster's "lingo".

At Echo Restoration, we are here to make sure that your insurance company pays you fairly and correctly. We have trained professionals that are there to help you with the entire process, making everything simple and easy for you!

**WWW.ECHORRR.CO**

**M**

1. If you have composition shingles, collect the shingles blown off the roof.
2. Have the contractor complete a wind damage inspection report.
3. Take advantage of the fact that your neighbors were paid for new roofs.
4. Do not accept an "appearance allowance".

# CLAIMS FOR HAIL DAMAGE

Just like wind claims, hail claims are a very common type of claim, and the insurance company is

prepared to use their methods to control and minimize your settlement.

What is the best plan of action when an adjuster comes out to evaluate your property?  
Once again, it is making sure that you have the help that you need to stand up against them! Remember that speaking the “lingo” with the adjuster.

Below is some basic information about hail from the National Weather Service:

Sizes of hailstones:

1. Pea Size:  $\frac{1}{4}$  of an inch in diameter.
2. Marble Size:  $\frac{3}{4}$  of an inch in diameter.
3. Golf Ball Size:  $1\frac{3}{4}$  of an inch in diameter.
4. Baseball Size:  $2\frac{3}{4}$  of an inch in diameter.

There are two main factors that are considered when figuring out the possible damage from a hailstorm. First of all, the size of the hailstone must be considered, and secondly the force of the wind. Wind can, not only, effect how hard the hail hit your property, but also the direction that it hits. It can either fall strait down, or it can fall at an angle.

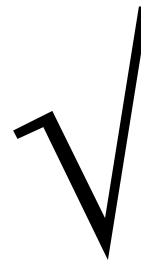
Another thing to consider after a hailstorm is that hail doesn't just hit your roof. It can hit your siding, your gutters, cause destruction of your paint etc. So, it is important to investigate your entire property for damage.

Don't let the adjuster fool you with flashy expressions or things that may not even make sense to you. Echo Restoration is here to provide all the help that you need to make this process effortless for you!

1. Keep some of the largest hailstones in your freezer to prove the size of the hail.
2. If you have composition shingles, collect the particles of granite that accumulate in your rain gutters and downspouts.
3. Have the contractor complete a “hail damage inspection report”.
4. Take advantage of the fact that your neighbors were paid for their new roofs.
5. Do not accept and “appearance allowance”.

**WWW.ECHORRR.CO**  
**M**

## **Performance** **Checklist**



- 1.) Quality control inspections
- 2.) Most roofs completed in 1 day
- 3.) Jobs nailed only, no staples
- 4.) We replace all valley flashings
- 5.) Gutters cleaned of debris
- 6.) Yard and drive clean
- 7.) Yard rolled with magnetic roller to pick up loose nails
- 8.) We use pre-painted vents (Baked Enamel)

At Echo Repair, Remodel, & Reconstruction we go the extra mile in order to make sure that you have the best roof out there! Our Company has been in business for over 30 years, with experience in restoration and remodeling. We have trained sales personnel and trained office staff to assist you with your insurance claims and property needs. Call Echo Repair, Remodel, and Reconstruction today for a free estimate!

*OUR SATISFACTION IS YOUR SATISFACTION!*  
The information in this guide can be checked with local suppliers or factory representatives.

Despite of how many estimates you may have, don't make the decision until you talk with Echo Restoration Services.

# NOW

FREE WIND AND HAIL DAMAGE INSPECTION

**FREE ESTIMATES** INSURANCE  
CLAIMS SPECIALIST

[WWW.ECHORRR.COM](http://WWW.ECHORRR.COM)

**DON'T WAIT ANY LONGER**  
CALL

