

# The Front Range Storm Claim Playbook

What Colorado homeowners should know before filing a roof insurance claim.

## Why this guide matters

Colorado's Front Range sees some of the most severe hail and wind storms in the country. After a storm, many homeowners are left wondering whether they should file a claim, schedule an inspection, or wait.

This guide was created to help you understand the process, avoid common mistakes, and make informed decisions before moving forward with roof or exterior repairs.

## Do You Even Need to File a Claim?

Not all storm damage requires an insurance claim. The goal is to understand whether there is enough functional damage to justify the process.

### You may need to file if:

- Shingles are missing, lifted, or fractured
- Granule loss appears significant
- Gutters, vents, or soft metals are dented
- You notice leaks or interior water staining
- A recent hail or wind storm hit your neighborhood

### You may not need to file if:

- The damage appears cosmetic only
- Repair costs may fall below your deductible
- There is no visible sign of functional roof damage
- The issue is tied to normal aging rather than a storm event
- A professional inspection does not confirm storm-related damage

**Takeaway:** Filing too early or without confirming real storm damage can create unnecessary stress. A professional inspection helps you make a more informed decision first.



# Understanding Your Coverage

Before filing a claim, it helps to understand what your policy may actually pay for — and what costs may still fall to you.

## Why this matters

Many homeowners assume insurance will simply cover the full cost of a roof replacement after storm damage. In reality, coverage depends on your policy type, your deductible, depreciation, and whether the damage qualifies under the terms of your policy. Understanding these basics early on can help you avoid surprises and make better decisions before starting the claims process.

## RCV vs. ACV: What's the Difference?

A simple way to understand how insurance pays:

$$\text{RCV} = \text{ACV} + \text{Depreciation}$$

$$\text{ACV} = \text{RCV} - \text{Depreciation}$$

In most claims, insurance does not pay for everything at once.

- ACV (Actual Cash Value) is typically the first payment
- Depreciation may be released later after work is completed
- This process depends on your policy type

### Replacement Value Cost (RCV)

RCV policies cover the full cost to replace damaged materials with comparable new materials, minus your deductible. A portion of the payment may be released after the work is completed and documented, known as recoverable depreciation.

#### What homeowners should know:

- Usually the more favorable coverage
- May involve an initial payment + later depreciation release
- Still subject to deductible & policy terms

### Actual Cash Value (ACV)

ACV policies pay depreciated value rather than full replacement cost, often increasing out-of-pocket costs. Initial payment is issued after approval, while depreciation may be paid later—or not at all (non-recoverable depreciation).

#### What homeowners should know:

- Often results in lower claim payouts
- Depreciation can significantly reduce what insurance pays
- May leave you responsible for a larger share of the project cost

### Your deductible still matters

Your deductible is the portion of the loss you are responsible for paying before insurance coverage applies. Even with strong coverage, the deductible often remains your primary out-of-pocket cost.

### A common misunderstanding

Many homeowners think "approved claim" means every cost is automatically covered. In reality, deductibles, exclusions, depreciation, code upgrades, and non-covered items can still affect the final amount.

**Takeaway:** Before filing a claim, try to understand whether your policy is likely based on replacement cost or actual cash value, and remember that your deductible will still play an important role in the final cost.

# The Storm Claim Process: Step by Step

Understanding what happens after you file helps reduce stress and avoid surprises.

## Why this matters

Filing a claim does not mean your roof will be replaced immediately. The process involves inspections, documentation, insurance review, approvals, scheduling, and construction.

Knowing the typical sequence helps you understand delays, communicate more effectively, and feel more confident throughout the process.

## What Happens After You File a Claim?

### 1. Professional Inspection

A qualified contractor evaluates your roof & exterior for storm-related damage & documents findings with photos.



### 2. Claim Filing

If damage appears sufficient, you contact your insurance company to open a claim. They assign a claim number & an adjuster.

### 3. Adjuster Inspection

An insurance adjuster inspects the property to verify damage & determine coverage based on your policy terms.



### 4. Scope & Estimate Review

Insurance provides a scope of work outlining approved repairs and estimated costs.

### 5. Material Selection & Scheduling

You select materials, colors, and timing. Scheduling depends on weather, permits, & contractor availability.



### 6. Construction

Repairs or replacement work is completed. Most roofing projects are finished within one to two days once started.

### 7. Final Docs & Walkthrough

After completion and final walkthrough, documents are submitted to insurance. For RCV policies, remaining depreciation may be released.

### Important to Expect

The timeline can vary widely depending on insurance processing times, weather conditions, contractor workload, & material availability. It is normal for the process to take weeks from claim filing to project completion.

**Takeaway:** The claim process involves several steps and may take longer than homeowners expect. Staying informed and working with an experienced contractor helps the process move more smoothly.



# Common Claim Mistakes to Avoid

Small missteps during the claims process can lead to delays, reduced payouts, or unnecessary stress.

## Why this matters

Most homeowners file only one or two insurance claims in their lifetimes. Because the process is unfamiliar, it's easy to make decisions that unintentionally complicate the claim or reduce the likelihood of a smooth outcome.

Being aware of common pitfalls help you protect your home, your time, and your financial interests.

## Mistakes That Can Cause Problems

### 1. Filing a claim without confirming damage

Submitting a claim when little or no storm damage exists can create unnecessary paperwork & may affect your claims history.

### 2. Waiting too long after a storm

Policies often include time limits for reporting damage. Delaying too long can result in reduced coverage or denial.

### 3. Making repairs before documentation

Repairing or removing damaged materials before inspection makes it harder to prove storm-related loss.

### 4. Signing unclear agreements

Some contracts may contain terms that are difficult to understand. Always review documents carefully & ask questions.

### 5. Assuming insurance covers everything

Deductibles, exclusions, depreciation, and non-covered items can still affect out-of-pocket costs even when a claim is approved.

### 6. Choosing based only on price or speed

Quality, documentation accuracy, & insurance experience often matter more than how quickly a company promises to start.

## What tends to help the process go smoothly

- Obtain a professional inspection before filing
- Document visible damage with photos
- Keep records of communications
- Review your policy or speak to your agent
- Work with experienced restoration professionals

**Takeaway:** Most claim challenges arise from misunderstandings rather than bad intentions. Taking a careful, informed approach can help protect both your home and your peace of mind.

Questions about the claim process?

**Call us: 720.262.7794**

# What to Do After a Storm

Taking the right steps early can protect your home & strengthen your insurance claim.

## Why this matters

Storm damage is not always obvious from the ground, and acting too quickly or too slowly can create complications. Knowing what to do — and what not to do — can help protect your safety, your home, and your claim.

## Immediate Steps to Take

### Check for immediate safety hazards

Look for fallen power lines, structural damage, broken glass, or exposed electrical components. If conditions appear unsafe, keep your distance & contact emergency services.

### Prevent further damage if safe

Temporary measures such as covering exposed areas or moving belongings away from leaks can help minimize additional loss.

### Document visible damage

Take clear photos & videos of roof damage, siding, windows, gutters, and interior water intrusion before any repairs are made.

### Check inside your home

Look for water stains on ceilings, walls, or attic spaces. Small signs indoors can indicate larger issues on the roof.

### Arrange a professional inspection

A qualified inspection can help determine whether storm damage exists and whether filing a claim make sense.

### What NOT to do

- Do not climb onto the roof yourself
- Do not ignore signs of water intrusion
- Do not throw away damaged materials immediately
- Do not assume visible damage tells the whole story

**Takeaway:** Acting calmly and documenting conditions carefully can protect both your home and your ability to pursue a claim later if needed. When in doubt, professional guidance can help you make the safest decision.

Need help assessing storm damage? **Call us: 720.262.7794**



# Choosing the Right Contractor

The company you choose can significantly affect the quality of repairs, the claims process, and your long-term protection.

## Why this matters

After major storms, many contractors enter affected neighborhoods. While some are reputable, others may lack local experience, proper documentation practices, or long-term accountability. Choosing carefully helps protect both your home and your claim.

## What to Look for

### Local presence

A locally established company is more likely to understand regional weather conditions, building requirements, and long-term service needs.

### Proper licensing and insurance

Contractors should carry appropriate insurance coverage and meet local regulatory requirements to protect both parties.

### Insurance claim experience

Working with a contractor familiar with insurance processes helps ensure documentation is accurate and communication with adjusters is effective.

### Clear supplementing process

A supplement is a revision to the insurance estimate that includes missing items like code requirements, permits, or necessary repairs. Experienced contractors work with insurance to ensure all work is properly documented and approved.

### Reputation and reviews

Consistent feedback from past customers can provide insight into reliability, communication, and workmanship.

### Warranty & follow-up support

Strong companies stand behind their work and remain available if issues arise after completion.

## Warning signs to watch for

- High-pressure sales tactics
- Requests for large up-front payments
- Unwillingness to provide documentation
- Vague or incomplete contracts
- Lack of local references

## Our Certifications & Credentials



**Takeaway:** Selecting a qualified contractor is one of the most important decisions in the restoration process. Taking time to evaluate options carefully helps to ensure quality repairs & a smoother overall experience.



# When to Reach Out for Help

If you are unsure what to do next, professional guidance can help you protect your home and make more confident decisions.

## Why this matters

After a storm, homeowners are often left weighing damage, insurance questions, contractor options, and timing concerns all at once. Reaching out for qualified guidance early can help reduce uncertainty and prevent avoidable mistakes.

## It May Be Time to Reach Out If:

### You notice leaks or interior staining

Water spots, ceiling stains, or attic moisture may point to roof damage that needs prompt evaluation.

### You are unsure whether damage is claim-worthy

A professional inspection can help determine whether filing a claim is appropriate.

### You have questions about your deductible or coverage

Understanding your policy before moving forward can help avoid confusion and surprises.

### An adjuster visit is coming up

Having clear documentation and a knowledgeable contractor can help the process go more smoothly.

### You are comparing contractor options

It helps to evaluate credentials, communication, and insurance experience before signing anything.

### You want peace of mind before taking the next step

Sometimes the biggest benefit of an inspection is simply understanding where you stand.

## How EcoShield Can Help

- Professional storm damage inspections
- Clear documentation and photos
- Guidance through the insurance process
- Local experience across the Front Range
- Quality repairs backed by trusted warranties

## Need help assessing storm damage or understanding your next step?

**Call EcoShield Exteriors at 720.262.7794**

Visit us online: [ecoshieldexteriors.com](https://www.ecoshieldexteriors.com)

Serving homeowners across the Colorado Front Range.

**Keep this guide for future reference after major hail or wind storms.**