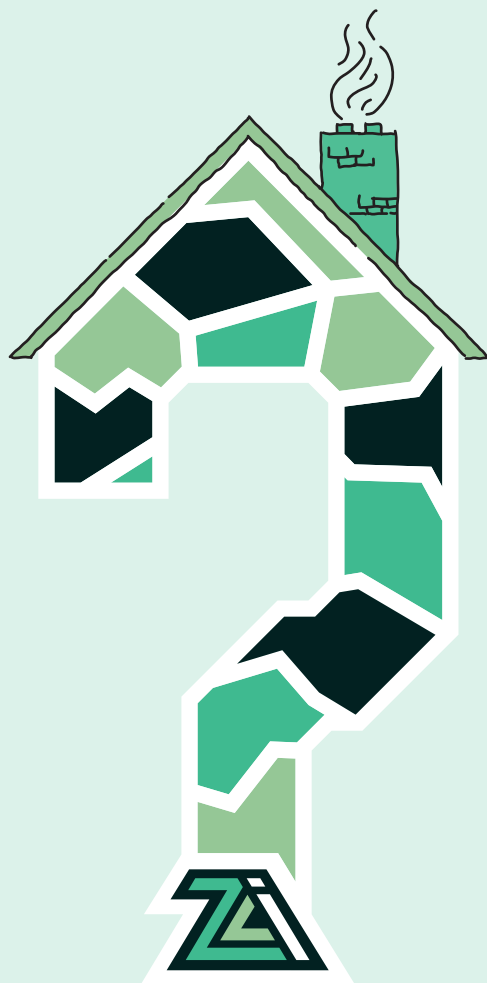




**WHAT YOU NEED TO KNOW ABOUT
ROOFING AND INSURANCE CLAIMS**

by **DANIEL L. ZAVODNEY**

CONTENTS



© 2021 ZCI Contracting. All Rights Reserved.

INTRODUCTION: WHY WRITE?	1
WHAT YOU NEED TO KNOW ABOUT YOUR ROOF	3
General	3
The Roofing System	4
Importance of a Proper Install by a Reputable Contractor	5
YOUR ROOF AND STORM DAMAGE	6
Wind Damage	7
Hail Damage	9
INSURANCE CLAIMS	11
Process	12
Payments	13
ACV vs. RCV	15
Code Coverage	15
Supplements	17
Appraisal	19
WHY ZCI? - OUR MISSION	21
Why We Started	21
Our Goals	21
What's Next	21
Our Values	21

INTRODUCTION: WHY WRITE?

I've been in the construction industry since I was in high school. Even longer if you count the late nights helping my dad (who is a very detail-oriented engineer) fix things around our house. Most memorable was the time we were surprising my mom with new granite tile in the kitchen while she was away. That night, and through many other projects, I learned the importance of attention to detail. I learned the importance of doing things correctly the first time.

Professionally, I've been in the industry since high school and college; on weekends and throughout the summer I would work on various roofing and siding projects. Again I learned the importance of doing things right and standing behind your work. Out of college I got a "temporary" Production Manager position. Turns out it wasn't so temporary as I quickly rose through the ranks to Chief Operating Officer for the entire business, a position I held for two years. In my interim at that company, I began to see how sadly unethical the insurance restoration industry was. Greedy contractors willing to cut corners and insurance companies committing blatant unethical behavior left me supremely concerned for the property owners who were left in the middle.

Life events led my wife, Amanda, and I to start our own business in 2019 when Dayton, OH and surrounding communities were hit with over 20 tornadoes. People needed help and we were well-equipped with knowledge and connections to help a lot of people. Sadly, I was reminded yet again of the unethical practices with which many contractors and insurance companies treat property owners. I was reinvigorated to be a positive change in the industry and committed that I would help educate homeowners and business owners alike, arming them with information they could use to create a level playing field with the contractors and insurance companies they work with.

I hope you learn something in these pages that brings you value.



Daniel Zavodney, CEO



WHAT YOU NEED TO KNOW ABOUT YOUR ROOF

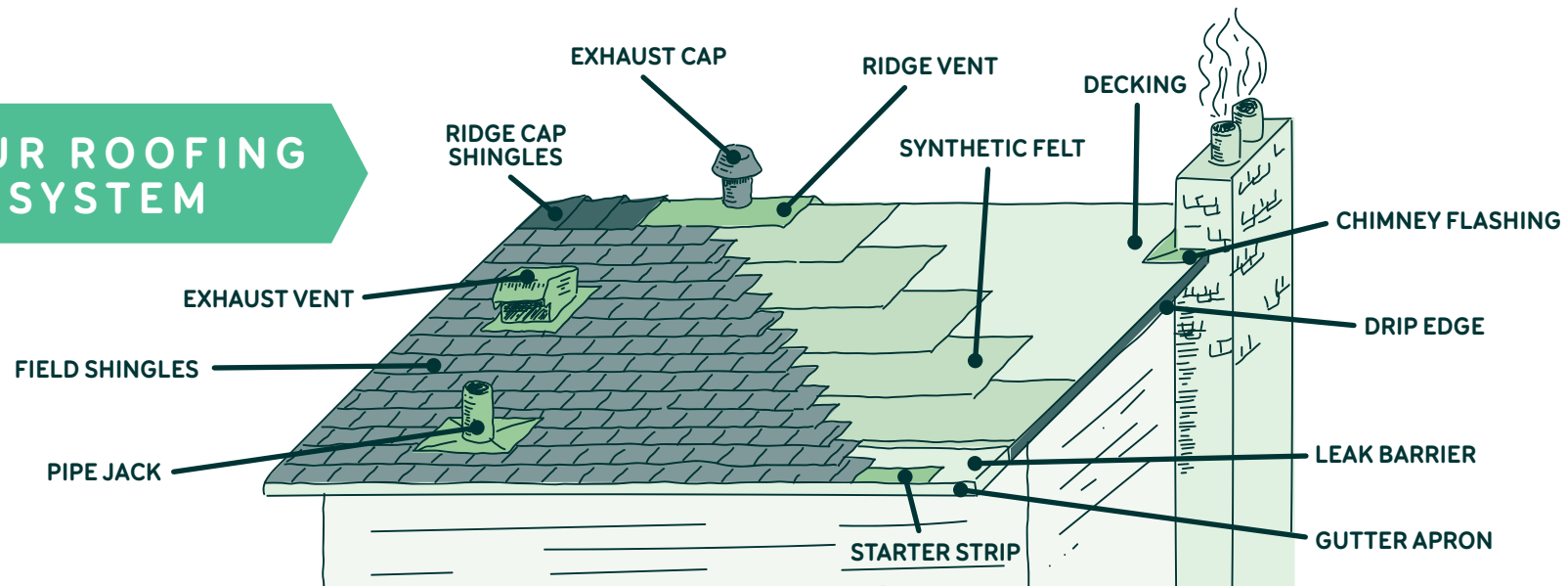
GENERAL

If you're like most people, you probably don't think about your roof much until you have a leak or your start seeing a lot of your neighbors getting their roofs replaced. It's not a very enjoyable thing to spend money on. Your roof does, however, still need to be maintained and cared for just like the other areas of your home. Especially since it takes a beating from all types of temperature ranges, UV rays, ice, wind, hail, etc. 24/7, 365 days each year. This is why it's so important to have maintenance and regular inspections to avoid bigger issues like leaks, attic mold and interior damage.

THE ROOFING SYSTEM

It's easy to look at your roof and think, "it's shingles," but your roof is much more than that. Typically there are a minimum of 10 components (or different products) that go into completing a full roof system. These are all installed together to form a complete roofing system (see diagram below). The whole is greater than the sum of its parts. All of these components are required by shingle manufacturers and are installed by all reputable roofing companies. To simply replace parts of this system at a time can often be detrimental to your roof and will likely not restore it to its original condition.

YOUR ROOFING SYSTEM



YOUR ROOF AND STORM DAMAGE

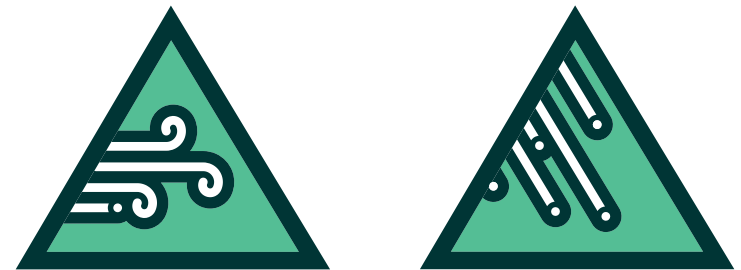
IMPORTANCE OF A PROPER INSTALL BY A REPUTABLE CONTRACTOR

Because of the amount of components and the intricacy of the complete roofing system, it becomes imperative that you hire a professional roofing contractor who understands the building codes and manufacturer's specifications for installation. Many of the components involved cannot even be seen when the roof is complete, so it is easy for contractors to cut corners without homeowners or business owners ever noticing. ZCI has had to come in after another contractor "completed the job" and, in some cases, replace entire roofs that were only a few years old, due to building codes being violated.

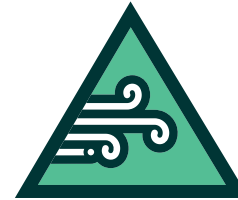
ZCI IS PROUD TO HAVE BEEN AWARDED THE
FOLLOWING CREDENTIALS:



Typically we see severe storms come in the spring and fall, when the weather changes. This can manifest in the form of strong winds, tornadoes, and hail. While the roofing system is built to withstand this onslaught, eventually it will get to a point where it will sustain damage. Sometimes this damage can be minor and lie dormant for months or years before you notice a problem. This fact amplifies, again, the importance of regular inspections and maintenance. It is for this reason that we have a database of clients who have requested inspections and had no damage. With this database we can return after every severe weather event to ensure that their property was unaffected.



YOUR ROOF AND STORM DAMAGE

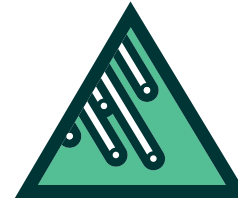


WIND DAMAGE

Wind damage typically begins with the wind breaking the seal of a shingle, detaching it from the shingle below, and allowing it to flap, crease and eventually break off. Severe wind storms and tornadoes can remove large sections of shingles at a time. Once a shingle has been unsealed, creased or blown off, it should be addressed immediately. Even a single missing tab can result in a leak in your roof, potential for attic mold and eventually drywall or wood damage.



YOUR ROOF AND STORM DAMAGE



HAIL DAMAGE

Hail damage is typically much harder to identify than wind damage. You will likely be able to spot missing shingles due to wind damage from the ground, but will not be able to see hail damage from the ground. As you can see in the photo sequence, the only immediate result from hail is a slight indentation and loss of granules on the shingle. The long-term ramifications of this can be detrimental to your roofing system, however. Your shingles are made of a fiberglass mat, asphalt and granules (simply put). The asphalt makes up most of the shingle, held together by the fiberglass mat and protected by the granules. Yes, those pretty brown, black, gray, green, blue colors you see are not just aesthetic, but are there to protect the asphalt from harmful UV rays from the sun. Once exposed, the asphalt begins to rapidly deteriorate from those UV rays. Similar to an asphalt driveway that does not get sealed regularly, it begins to shrink and crack. By the time this happens, it will likely be too late to file an insurance claim.



INSURANCE CLAIMS

FILE CLAIM



ADJUSTER MEETING



PRODUCE WORK



So let's say you have damage, or you aren't sure, and would like to know the next steps. Here's how it all works:

PROCESS

First, you file the claim with your insurance, giving them the date of the storm that caused the damage and any other details they might request, such as items you saw that were damaged, if the roof is steep, etc.

Second, they will give you a claim number (write it down), assign an adjuster (the individual who will inspect the loss), and hold an adjuster meeting (the actual inspection). You will likely want to have a representative there to ensure that all the damage is discovered and accounted for. Half the time the adjusters will be reasonable and truly desire to have an equitable outcome.

INSURANCE CLAIMS

EXAMPLE

Total Replacement Cost Value RCV	\$20,000
Minus (-) Depreciation	-\$12,000
Minus Deductible	-\$1,000
<hr/>	
	\$7,000

Your First Check = \$7,000

With \$12,000 in Recoverable Depreciation

Once Work is Complete, Your Second Check =
\$12,000 + Supplements

PAYMENTS

Once they have completed their inspection and written their scope of work, they should release the first check. This check is for the ACV portion minus your deductible (more on that next). Your deductible is removed from the amount they paid because that is your portion of the payment that you agreed to when you purchased your policy. You will pay that to the contractor. The deductible is similar to a co-pay when you pick up medicine. You pay that, the insurance pays the rest. When the job is complete, they will release the final check, which was the depreciation they withheld until the job was complete. If you are unsure what your deductible is, you can check with your insurance agent. If you don't know or like your insurance agent, ask us for a recommendation for one who will take care of you.

INSURANCE CLAIMS



CALL YOUR AGENT AND ASK

1. What is the deductible amount for my home?
2. Is my depreciation recoverable?
3. How much code coverage do I have?



NOW PUT YOUR AGENT IN
CONTACT WITH US FOR THE
BEST POSSIBLE OUTCOME

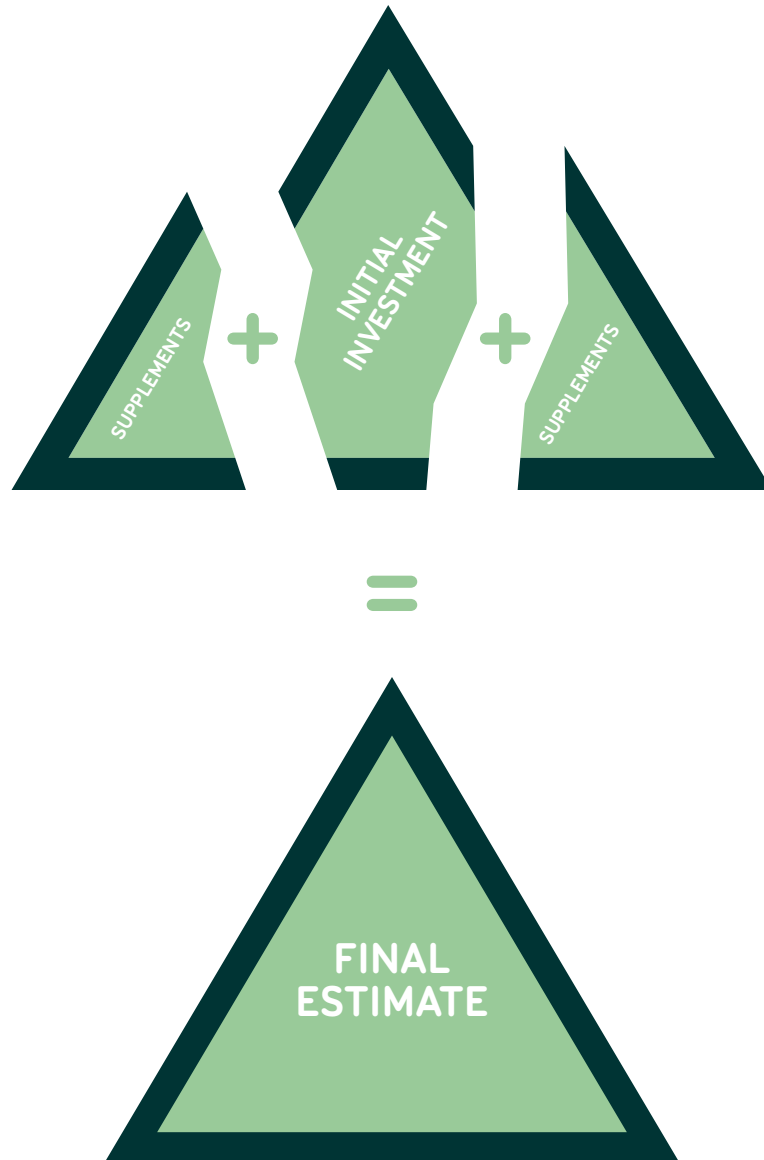
ACV VS. RCV

There are two main types of policy. Ones with recoverable depreciation (RCV: Replacement Cost Value) and those with NON-recoverable depreciation (ACV: Actual Cash Value). You want to have RCV. If your depreciation is non-recoverable, then you will be responsible for this portion of the payment in addition to your deductible. Now would be a great time to check with your agent to discover what kind of policy they have sold you.

CODE COVERAGE

While you are checking with your agent, you will also want to ask about code coverage in your policy. If there are items on your home that are not up to code, this coverage allows them to be upgraded as a part of your claim. There is typically a code coverage dollar amount limit. You will want to know this amount.

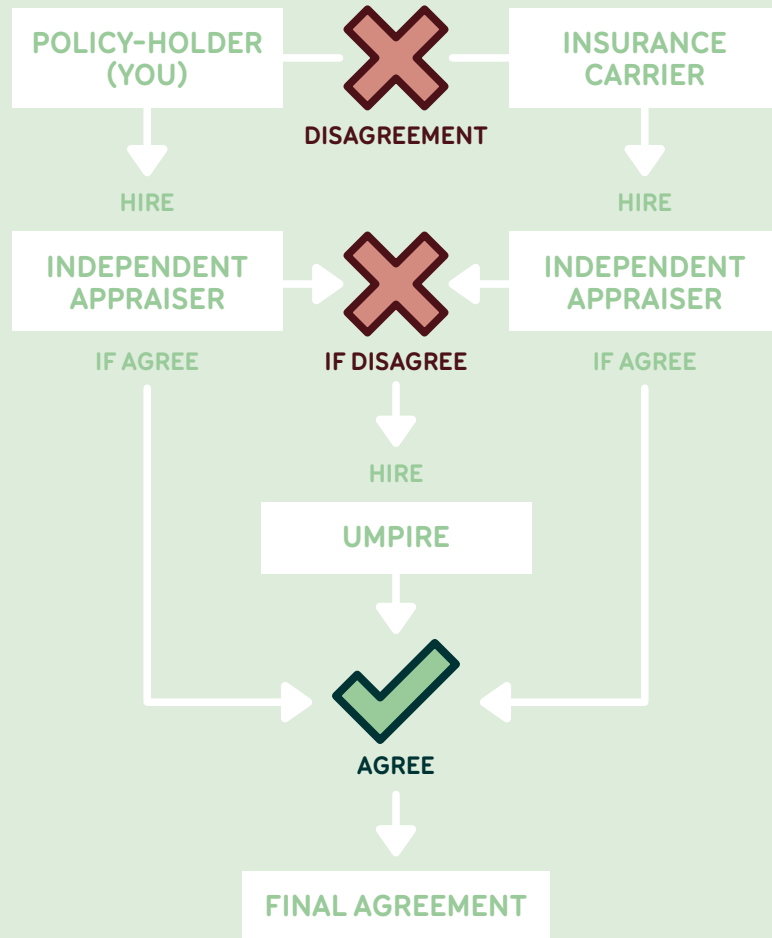
INSURANCE CLAIMS



SUPPLEMENTS

A supplement to an estimate is essentially any item that was missing from the original scope of work that must be added in order to correctly restore the property. The initial estimate is just that: an estimate. Basically, it is an educated guess based on the information available at the time of the inspection. Rarely is it comprehensive or exhaustive. There will almost always be supplemental items on every single insurance claim. The adjusters are not contractors.

INSURANCE CLAIMS



APPRAISAL

Appraisal is an alternative dispute resolution method built into insurance policies to help circumvent insurance adjusters when they are being unreasonable. Occasionally, they simply refuse to deal justly with the contractor, claim and policy-holder. During times like these, appraisal can be an excellent tool to help come to an agreement.

It is entered into by one party (policy-holder or insurance carrier) sending an appraisal demand letter, stating that an agreement cannot be reached. Each party then hires their own unbiased appraiser. These appraisers meet onsite (if needed) and reach a dollar amount agreement of what it will take to restore the property. If these appraisers cannot agree, they bring in an umpire to hear the arguments and break the tie. The cost of the umpire is split between the policy-holder and the insurance carrier. More information on appraisal can be found on our Facebook and YouTube accounts.

WHY ZCI? OUR MISSION

WHY WE STARTED

Reiterating the introduction, ZCI was started to offer ethical solutions and value to property owners who simply wanted a company they could depend on who had ethics and values that drove the way they operated business.

OUR GOALS

Our goal is to continue to grow as an organization as we help more property owners, add value to the people on our team and help all of our employees find greater fulfillment in life. We truly desire to have a positive impact within the communities we serve and operate.

WHAT'S NEXT

We hope we have had a positive impact on you and we trust that you will happily refer us to your friends, family, coworkers, business, church, etc.

Our growth plan is to be a positive force all across Ohio with our coming non-profit, industry-affecting mastermind group, and future businesses we intend to create.

If we have helped you, please consider leaving a review for us in any of the following places: Google, BBB, Facebook, Yelp and let your friends know how we did. All the best and God bless.



OUR VALUES



RELATIONSHIPS
Build & maintain relationships



SERVICE
Client-first outlook, ensuring an outstanding experience



INTEGRITY
Do what we say we will do when we say we will do it



GROWTH
Strive to grow personally, grow our business, grow our community and build a better community



OWNERSHIP
Having clarity, humility and courage in taking responsibility



ACCOUNTABILITY
Holding myself and others accountable to what we have committed

DON'T REPAIR YOUR OWN ROOF!

We have a lot of customers who ask us how to handle smaller repairs on their roofs. There are several reasons we would caution homeowners against quickly handling small repairs on their own or hiring the cheapest contractor to take care of it.

Filing a claim seems like something to avoid if possible, so quickly handling a smaller repair appears to be the quickest and best option; however, we want to give you a couple of things to think about before taking that step. Our encouragement is to never repair your roof on your own. There are several reasons for this.

First, the state of Ohio has a matching law that protects homeowners from insurance companies making small repairs and leaving their home unmatched and lowers the home value. If you make a repair on your own, and the roof is already unmatched, they will assume that it's fine for them to also leave your roof unmatched, so we won't be able to fight for you to get a full roof replacement.

Secondly, oftentimes when a repair is done, because of the brittleness of the shingles, there is damage done to the surrounding shingles as well. If you aren't going through the proper channels to do your repair, or if the person doing the repair doesn't know what they're doing, then you are going to be left with a much worse situation. We can always advise you on the best way to handle getting your roof in the best shape. We can look at your roof and let you know what route to take. If a repair is necessary, we will be able to handle it in the proper way to not exclude your home from being properly covered in the future.

Finally, the roof is not just made of shingles. There are several components that all need to be functioning properly to help keep your property safe. If you just repair your shingles that were damaged or blown off, you still may have leaking or damage inside because another component may be damaged. Hiring a professional who understands all of the different components of your roof is essential because you want to make sure that you don't miss something.

We are here to help! Let us know if you have any questions!

Here's an excerpt from our blog! For more valuable content like this, follow us on Facebook and YouTube!



ZCI GENERAL CONTRACTING

home@zcicontracting.com

zcicontracting.com

937.697.5063

LOCAL | HONEST | EXPERIENCED