

QUESTIONS AND ANSWERS

Where do you make your money?

We charge you nothing. Where we make our money is from the contractors we hire. They pay us a percentage. We save them a lot of time and money. We do all the ground work and they do what they do best. Fix your home. Okay so lets get you set up tomorrow. Which is better for you morning, afternoon, or evening?

WHO is CHS Claims??

This is where we shine above other companies. Most roofing companies are what are termed as storm chasers. They are from out of state. Im sure you can only imagine what kind of problems that can cause. We have selected not just one roofing company but the best ones in our area. We are staking our 15 years A plus BBB rating on it. Security Link Claims is our parent company and has been in business for 15 years with an "A" rating with the BBB and over thousands of customers right here in Arizona, Montana, Missouri and Kansas. We are a local owned and operated business. When you need us we are right here. So lets go ahead and get you set up the first step only takes 10 minutes. Is morning afternoon or evening better for you.

I all ready called my insurance company!!! Or I all ready have my check.

Excellent, As you know the insurance adjusters are overworked, and some are undertrained, so they don't always pay you for all the damage. We are finding that 95% of the claims are riddled with mistakes. Most insurance companies appreciate our inspectors because we document everything for them pointing out all the damage. This saves them a lot of time. That's where we make the difference. We have our inspectors go up on the roof with the insurance adjuster. We do measurements pictures and document everything. Most of the adjusters know our claim agents by name. **This way you have someone working on your behalf**, and it costs you nothing. We have over 15 years of experience behind us with thousands of satisfied customers and a "A" rating with the BBB So lets go ahead and get you set up to finish the first step it will only take about 10 minutes. Is morning afternoon or evening better for you.

They inspected my house but said I didn't have enough damage or only paid me a small portion.

We run into this all the time. They may be right. What we would like to do is send our inspector to look at your home and determine if there is more damage than what your insurance company recognizes. If there is we will call for a RE-Inspect and meet your adjuster at your home and go over all the damage we have found. We are 95% successful with re-inspections. And of course this costs you nothing. Okay so lets get you set up tomorrow. Which is better for you morning, afternoon, or evening?

Why not just do it myself!!!

Yes you can. What many home owners have found out is that the adjuster very rarely will give them enough to cover all the real damage, that's where we come in and IT COSTS YOU NOTHING. **You wouldn't go to court without a lawyer and you shouldn't deal with an insurance company with out a claims specialist.** Our trained roof specialist goes up on the roof with the adjuster to make sure they give you what is fair so that you can get your roof repaired or replaced. So lets go ahead and get you set up the first step only takes 10 minutes. Is morning afternoon or evening better for you.

My roof doesn't have any damage!!!

Many people don't realize their roof has damage until the water starts pouring down into their living room. We want to get to it before it gets that far. If we come out there and your right, then you can rest assured that your roof is solid, however we are finding that out of 10 homes that we inspect with your adjuster that 7 of them have more than enough damage to have their roof replaced. . So lets go ahead and get you set up the first step only takes 10 minutes. Is morning afternoon or evening better for you.

I'm Not interested

I understand many of our current clients were not interested either until they found some of their neighbors getting roof replacements, the same neighbors that didn't think that they had ANY damage, until they let us do the inspection with their insurance company, so lets go ahead and get you taken care of, our agent will be in your area tomorrow, is morning, afternoon, or evening better for you?

I don't have time

I understand, many of our clients are busy professionals as well, that's why we set up the first step to only take 10 minutes. Im sure that if your roof needs to be replaced you would rather find out now than coming home one day and having a waterfall run through your living room. So lets go ahead and get you taken care of, our agent will be in your area tomorrow, is morning, afternoon, or evening better for you?

Do I pay any out of pocket expenses?

Most home owner's insurance policies require a deductible fee which is subtracted from the check when the claim is processed. However, we get the contractors to issue you an advertising credit equal to your deductible. Okay so lets get you set up tomorrow. Which is better for you morning, afternoon, or evening?

Can my insurance company cancel my homeowner's policy if I file a claim?

If hail damage occurred, don't be afraid to file. They cannot raise your rates or cancel your policy based on your individual claim. Insurance companies are restricted by Missouri Law about when they can cancel or not re-new a policy after the first 60 days. These restrictions are for your protection. Okay so lets get you set up tomorrow. Which is better for you morning, afternoon, or evening?

Am I required to get 3 bids? And if so am I required to accept the lowest bid?

This process and acceptance is based upon the insurance company and the state. Missouri DOES NOT require this. Some insurance policies may mandate it, but either way your can rest assured that we will take care of all the details. Okay so lets get you set up tomorrow. Which is better for you morning, afternoon, or evening?

How long will this process take?

The actual roof replacement typically takes 2 days, plus or minus a day, depending on the size of the roof. Okay so lets get you set up tomorrow. Which is better for you morning, afternoon, or evening?

Why not wait to file a claim once we see leaks or other obvious problems with the roof?

Any claim related to storm damages MUST be filed within strict time limitations according to your individual homeowner policy. There may see to be negligible material damage at the surface but hidden problems, such as mold and mildew, are almost impossible to detect until more critical damage occurs to other construction elements (insulation, drywall, electrical wiring, ect.). Being proactive is the best means of avoiding future problems and risking the denial of your claim if you file to late.

Where do you make your money?

We make our money from the contractors. They pay us a percentage of their sale. You pay us nothing. We actually save them a lot of money and time so they can do what they do best. Which is fixing your home. Okay so let's get you set up tomorrow. Which is better for you morning, afternoon, or evening?

What do we do exactly?

We have one of our inspectors inspect the home. While they are there they fill out reports and take measurements and pictures of all the damage. If we see enough then we will initiate a claim with homeowners insurance companies. We then set another appointment up with their adjuster and show him all the damage that we have found. Once the insurance company completes the claim they will send the homeowner a scope report. We take that report and make sure all the damages are paid for. We then send out that report to our circle of contractors. Once we select a contractor we pull their insurances and license to make sure everything is current. Once the job is complete then WE do a final inspection to insure that everything was installed correctly and cleaned up. That is how we maintain our perfect BBB rating. Okay so let's get you set up tomorrow. Which is better for you morning, afternoon, or evening?

What's the process?

Where we are beneficial to the homeowner is from understanding how the insurance companies and contractors work. With the insurance companies we send our inspectors to the home to inspect the ENTIRE home and document the entire home. You see when a hail storm of this magnitude hits your home it's not just the roof that gets damaged. You have the vents, turbines, gutters, siding, paint, air conditioner, windows and much more. Most insurance adjusters overlook these areas.

Then our inspector contacts your insurance agent and sets up a time to meet him and go over all the damage. Your insurance company will then issue you what called a scope report. This report details what they are paying for and how much. We take that report and go over it with a fine tooth comb. There will be mistakes. We correct their mistakes and get approval for the correction. Once this is complete, we hire all the different contractors and begin scheduling them. Once the job is done we do a final inspection with you and the contractor. What all homeowners like about our service is THEY DON'T PAY US A THING!!!! We make our money from the contractors.