

How much will I owe after the work is done?

Insurance will pay you 100% of the cost to replace the roof and will subtract from that amount your deductible. Your maximum out of pocket cannot exceed your deductible.

Can I get my deductible waived or discounted by KAT?

It's against the law for KAT or any contractor to waive or discount or offer anything of value to the homeowner to eliminate any part of all of the deductible.

Is it possible to reduce my out of pocket cost so it equals my deductible and I get a new roof?

If the insurance claim pays for non-roof items such as window wraps or gutters, for example, then you can choose not to replace those items and use the depreciation payment called ACV (actual cash value) towards that deductible cost.

How does KAT get paid?

KAT is paid by the homeowner from the insurance proceeds for the work done. The cost of the roof, for example, is equal to the final roofing estimate the insurance company issues after all KAT supplementing is completed.

Will the roof inspection cost me anything?

The roof inspection is a free service provided by KAT Construction and Jeff.

If I turn in a claim and it gets denied, will that hurt my insurance standing?

Your agent will know for sure. Generally speaking, you can't be penalized for filing claims where you believe you could have storm damage from hail and/or wind.

If insurance approves the claim, will my rates go up?

Your agent will know for sure. Generally speaking, rates do not go up individually for a storm related claim. They can go up for all customers of that insurance company in a given geographical area because of storm related losses. Rates tend to go up individually for non-storm related losses such as fire, theft, dog bite, inside water damage from plumbing related leakages, etc.

Do I need to be home when the adjuster comes?

Not at all. Jeff will meet the adjuster at your house and keep you posted on the results.

What do I owe Jeff or KAT if I file a claim and have Jeff meet with the adjuster?

You agree to have KAT do the work if the claim is 100% approved. If the roof is not 100% approved, you owe KAT nothing.

