



**636 – 980 – 4245**

205 W. Terra Lane, Suite B. O'Fallon MO. 63366

## Do I have Hail Damage?

**How do you know if you have hail damage?** Are there other roofs being put on in your neighborhood? Do you see contractor job signs in yards or have you received a flier, door hanger or had a telemarketer call you? If you answered yes to any of these questions, you probably have hail damage. It is worth your while to have it checked out by a trained professional be it a roofing contractor or insurance adjustor.

**My roof is not leaking so why should I have it replaced?** If you have hail damage you should have it replaced as soon as possible. Just because your roof doesn't leak immediately doesn't mean it will not six months from now. This damage, now being exposed **to the harsh elements of Missouri weather will only accelerate the deterioration of your roof system.**

**What if I called my insurance company, they came out and said I have no damage? All my neighbors are getting new roofs.** Just because an insurance adjustor says you have no damage doesn't mean it's not there. Insurance companies hire adjustors to assess the damage on your roof but their specialty may not be roofs. They may have been adjusting damage to cars last week and now they're roof adjustors. Think about this, "Do they really want to pay me money to fix this?" The **Insurance Restoration Experts at Jess' Residential Roofing** are skilled at identifying **storm damage**. With digital cameras we will photo-document this damage. You see, what we've seen and what your adjustor will see, with our help.

**My insurance company said I had to get three estimates before I choose a contractor.** Not so! It's your right to select a contractor of your choice. It's also your right to choose a contractor based on **QUALITY**, not on low price. **We specialize in** working with insurance companies during the claim process and getting you ever dollar you are **entitled to**, within the guidelines of your policy, nothing more and nothing less. **Jess' Residential Roofing** works on a pricing scale the insurance industry uses called "**XACTAMATE™ "Agreed Upon Pricing"**". This is what most major insurance companies use. Most contractors have limited, if any experience in the complicated world of insurance settlements. **Our Insurance Restoration Experts** are trained to get you a quick, no-hassle claim settlement and a **HIGH QUALITY RESTORATION** of your home.

**Ok, I have received my insurance paperwork but the amount they allowed to repair my roof is lower than that of my contractor estimates, do I have to pay the difference?** No! Sometimes insurance companies exclude coverage of essential items, sometimes referred to as incidentals. These incidentals include vents, flashings, taxes, dump fees, etc. The paperwork your insurance company gives you is an estimate. If it's low, we'll get it raised to where it needs to be.