

QUESTIONS YOU MAY HAVE.

WHEN CAN WE CALL FOR HELP?

Our emergency team is available 24 hours a day, 7 days a week at 1-800-VAN-ROOY. We recommend that you call us immediately, so that we can prevent further damage while your claim is being investigated. We can also protect your interests by working with the insurance company's representative.

WHEN WILL MY INSURER PAY?

That depends upon the size and nature of the damage. You're responsible for ensuring that the contractor is paid on time. We recommend that you stay in touch with the insurance company throughout the process, and keep track of all your costs.

WHO CHOOSES REPLACEMENT MATERIALS?

Most insurance plans call for returning a home or building to its original condition, and require that damaged materials be replaced with the same types of materials. When that's not possible, comparable materials are used. When we prepare a scope of work, we base our costs on comparable materials. If you wish to use more expensive items in place of the damaged materials, you'll have to pay separately for any additional cost.

WHAT IF I WANT ADDITIONAL WORK?

If you decide to use the damage as an opportunity to upgrade your home or business, we'll need to estimate those improvements separately. They will not be covered by your insurance.

COMPREHENSIVE, TOP-QUALITY RESTORATION SERVICES

- 24/7 Emergency Response Team
- FREE Property Inspection & Estimate
 - Licensed, Bonded & Insured
 - 3-Year Warranty on Labor
 - Top-Quality Craftsmanship
 - Superior Customer Service
 - Professional & Friendly Staff

CERTIFICATIONS:



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VAN ROOY RESTORATION

1030 N. College Avenue | Indianapolis, IN 46202

1-800-VAN-ROOY (Emergency Response)

(317) 684-7315 Business

(317) 684-7313 Fax

www.vanrooyrestoration.com

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WHAT HOMEOWNERS SHOULD KNOW ABOUT THE CLAIMS PROCESS

The basics of working with insurance companies and contractors on property repair claims.



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317-684-7315

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ABOUT VAN ROOY RESTORATION

When your home has suffered a loss, you need to be confident that it will be restored to the highest standards and that you'll be treated well throughout the process. That's a long-standing tradition at Van Rooy Restoration. For more than two decades, our family-owned restoration company has treated our clients like family members.

We understand how stressful damage can be, so we focus on listening to your concerns and helping you through every step of the process. We'll serve as your advocate with the insurance company, making sure that you're treated fairly and that the repair work protects your investment in your home or business.

We are licensed, bonded and insured, with the knowledge and resources to handle any situation. Our restoration professionals deliver a level of service that's rare in our industry, and they take pride in making sure our clients are 100 percent satisfied with the work they perform.



THE FIVE ELEMENTS OF THE CLAIMS PROCESS

1. HOW DO WE START?

If you have a loss, contact your insurance company immediately to protect your rights and prevent additional damage. You'll find coverage and contact information in your policy. If your policy was purchased from an insurance agent, it's often a good idea to call them first, because they can guide you through the process and answer your specific questions.



2. WHO DO WE WORK WITH?

The insurance company will assign an adjuster or claims representative to oversee your claim. That person will arrange for the damage to be investigated, and will determine a fair price for repairs. Sometimes, the insurance company will use an independent adjuster.

3. WHO CHOOSES THE CONTRACTOR?

Once the insurance company has determined a fair price to fix the damage, it's up to you to choose a contractor and sign a contract. You can call us before the insurance company examines your house. We'll survey the damage and prepare a detailed scope of work at no cost. That way, you'll have an independent review that you can compare to the insurance company's report- and if you choose us as the contractor, we can begin work more quickly.

4. HOW LONG WILL IT TAKE?

There's no simple answer, because it depends on the insurance company and the severity of your damage. Because our restoration professionals understand the claims process, and we know that property damage is an inconvenience, we'll work with your insurance company to get the restoration underway as quickly as possible.

5. HOW DO WE PAY?

Our inspection and consultation is free. Your insurance company will cover the cost of the damage. If the company pays you, you'll be asked to endorse the check to us when the work is complete. If your mortgage company is included on the check, we'll need your help to obtain their endorsement. In most cases you will pay the amount of your deductible directly to us once the repairs are complete.