

# What to Expect During the Roof Supplement Process



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# What is a Roof Supplement?

The supplement claim process for roof work can be confusing. The Supplement process involves Shingle Hut Complete Roofing Services preparing an estimate utilizing the same estimation software that is used by insurance companies. Shingle Hut Complete Roofing Services will only add the appropriate, missing and necessary scope of work items that the insurance company left off their original estimate. A supplement is a charge, or charges, that need to be added to a claim for items omitted, overlooked, under paid or discovered after work begins. Supplementing a claim is allowable and insurance companies prefer to get notification of supplementation requests early vs later in a project.

Sometimes when installing a roof, Shingle Hut Complete Roofing Services may not wait on insurance approval for a supplement but will do the work needed to finish the roof repair or replacement and, then after the roof is complete, file a supplemental claim. This is not out of the ordinary since contractors do not want to leave your roof open and risk additional damage due to exposure to the elements.

Shingle Hut Complete Roofing Services will work with your insurance company to present the items for supplementation. We will identify each additional scope of work item to be supplemented.

Once the insurance company approves a supplement claim, you will receive a notification and a revised "Summary of Estimate" document from your insurance company.

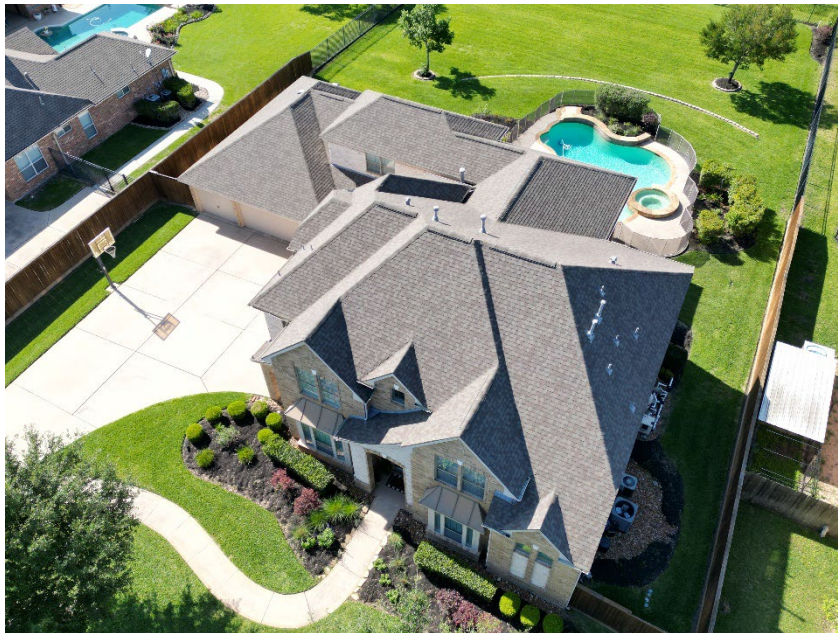
Supplement claims and request procedures are noted in the homeowner's insurance adjustment documentation. Shingle Hut is entitled to all supplement funds granted by and paid for by the insurance company. Supplements may be requested in the event of an inaccurate scope of work or hidden condition and will not impact the homeowner's obligation to agreed upon contracted price.

# What is the Roof Supplement Process?

Let's take for example that your roof is being replaced due to recent storm damage. You have chosen Shingle Hut as your roofing contractor and we suggested that it is time to call your insurance adjuster. Shingle Hut will be at all insurance adjuster meetings to help guide you through the insurance process. We will meet with the adjuster to get you the best estimate possible for your roof replacement. However, the insurance adjuster is the one who has the final decision on whether or not a claim is approved and for how much. Not your contractor.

If all goes well, you will soon have insurance papers in hand. When you share your paperwork with Shingle Hut, we will be able to determine if anything has been forgotten or left off your estimate. This does happen sometimes. After all, adjusters are only human. The next step is for Shingle Hut to be able to speak on your behalf with the insurance company when it comes to the supplement process.

Shingle Hut will negotiate on your behalf to get the best outcome possible. All paperwork will go to you, the homeowner, and to us, the contractor. We will be sure that you are informed every step of the way. If we are successful if getting any of the supplements we asked for, you will be informed right away.



# What Happens When the Roof Supplements are Approved?

When supplements are approved the insurance company will send an updated estimate that includes all the items they are now paying for. Sometimes homeowners get sticker shock at the amounts they see on the estimate. Approval of supplements means two things:

The homeowner will never owe more than their deductible unless they are opting to pay additional fees for things like upgraded shingles, higher warranty, upgraded underlayment, etc.

The homeowner does NOT get to keep the extra money from the insurance company. This is money that is due to the contractor for work that was done to the property. Supplements are missing scopes of work that were negotiated on your behalf to get the best value out of your insurance estimate possible.



# What is Xactimate?



During this process, you may hear the word “Xactimate”. Xactimate is a computer program that the majority of insurance companies use when it comes to building their estimates. This program levels the playing field when it comes to pricing. It gathers data from multiple sources and compiles them to form the most complete resource available when it comes to building estimates for various contracting projects.

During the supplement process, we will also use Xactimate to build our quote to send to the insurance company. Again, this ensures that we are using the same data when it comes to pricing and that everyone is pulling from the same resource.

## Examples of commonly supplemented items

- Multiple layers of shingles/underlayment are found on the roof – the roof needs to be stripped down to the decking, even if there are multiple layers of shingles or underlayment present.
- Flashing – chimney flashing, step flashing, j-flashing, and l-flashing are commonly omitted from insurance paperwork. This is because they do not always need to be replaced. However, if they need replacing, we will ask that the insurance companies pay for the replacement.
- High roof charge – sometimes insurance forget to consider the working conditions on roofs two-stories or greater. Crews must work under different conditions, there are ladders set-ups and take-downs, and different OSHA requirements on high roofs.
- Steep roof charge – working on a steep roof also has different safety requirements that need to be accounted for on an insurance estimate.
- How big the roof is – sometimes the measurements are off and we need to ask for more shingles than what was allotted for on the estimate.