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Understanding The Commercial Roof Insurance Claims Process™

What Property Owners Should Know Before Contacting Their Insurance Carrier

By SealTech Solutions

Transform Your Roof. Preserve Your Investment.

Integrate your existing membrane into a new reinforced roof system.

Following a significant hail, wind, or storm event, many commercial property owners immediately contact their insurance carrier to report potential roof damage.

What many owners do not realize is that once damage is reported, the event may become part of the property's insurance history—even if repairs are never completed through insurance.

As a result, contacting an insurance carrier should be an informed business decision rather than an automatic reaction.

Before initiating the claims process, property owners should first understand the condition of the roofing asset, the nature of the observed damage, and the information available to support future decisions.

The objective is not simply reporting damage.

The objective is understanding the condition of the roofing asset and making informed decisions based on objective information.

What You'll Learn

After reading this guide, you'll understand:

- ✔️ What happens when potential roof damage is reported
- ✔️ Why roof condition should be evaluated first
- ✔️ The difference between storm damage and normal deterioration
- ✔️ What information should be gathered before contacting a carrier
- ✔️ Common mistakes property owners make after storms
- ✔️ How assessments support insurance-related decisions
- ✔️ Why objective information matters

Why Property Owners Call Too Soon

After a major storm, property owners often feel pressure to act immediately.

Common reasons include:

- ✔️ Concern about hidden damage
- ✔️ Fear of missing deadlines
- ✔️ Pressure from tenants
- ✔️ Recommendations from contractors
- ✔️ Uncertainty regarding roof condition

While acting quickly can be important, making decisions before understanding the condition of the roofing asset may create unnecessary confusion.

> **SealTech Insight**
> *Urgency should not replace understanding.*

Before You Make the Call

After a storm event, it is natural to want immediate answers.

However, before contacting an insurance carrier, property owners should first ask:

- ✔️ Is there evidence of roof damage?
- ✔️ Has the roof been professionally assessed?
- ✔️ Could the observed condition be related to age or maintenance?
- ✔️ Has documentation been collected?
- ✔️ Do we understand the current condition of the asset?

Many roofing issues that appear after storms may actually be related to pre-existing conditions, deferred maintenance, aging components, or unrelated roof deficiencies.

A professional Roof Asset Assessment™ can provide the objective data needed to differentiate storm-related damage from pre-existing conditions.

> **SealTech Insight**
> *The best decisions are made after gathering information—not before.*

Understanding the Difference Between Roof Damage and an Insurance Claim

One of the most common misconceptions is that roof damage automatically results in an insurance claim.

In reality, these are two separate issues.

A roof may experience:

- ✔️ Storm-related damage
- ✔️ Age-related deterioration
- ✔️ Maintenance deficiencies
- ✔️ Existing leaks
- ✔️ Previous unrepaired damage

without necessarily requiring an insurance claim.

Likewise, a storm event does not automatically mean meaningful roof damage occurred.

> **SealTech Insight**
> *Not every storm results in claim-worthy damage, and not every roof problem is storm-related.*

Why an Objective Roof Assessment Matters First

Before major insurance decisions are made, it is important to understand the actual condition of the roofing asset.

A Roof Asset Assessment™ may help property owners:

- ✔️ Understand current roof condition
- ✔️ Identify storm-related impacts
- ✔️ Differentiate damage from normal aging
- ✔️ Document observations
- ✔️ Evaluate reinforced roof system opportunities
- ✔️ Support informed decision-making

> **SealTech Insight**
> *The best time to understand roof condition is before contacting your insurance carrier—not after.*

What Documentation Should Property Owners Gather?

Good documentation supports better decisions.

Examples may include:

- ✔️ Roof Asset Assessment™ reports
- ✔️ Maintenance records
- ✔️ Repair history
- ✔️ Warranty documentation
- ✔️ Previous inspection reports
- ✔️ Photographs of observed conditions
- ✔️ Storm event information

The goal is not building a claim file.

The goal is understanding the roofing asset.

Information to Gather Before Contacting Your Carrier

- ✔️ Date of storm event
- ✔️ Photos of observed conditions
- ✔️ Maintenance records
- ✔️ Warranty information
- ✔️ Previous inspection reports
- ✔️ Roof Asset Assessment™ findings
- ✔️ Known roof history

> **SealTech Insight**
> *The quality of the information available often influences the quality of the conversation that follows.*

Before You Make the Call Checklist

Question	Yes	No
Has the roof been assessed?	☐	☐
Has documentation been collected?	☐	☐
Do we understand the roof condition?	☐	☐
Is there evidence of storm-related damage?	☐	☐
Have maintenance records been reviewed?	☐	☐

What Typically Happens After a Report Is Made?

Stage	What Happens
Report	Potential damage is reported, and the information is entered into a new claim
Review	Information is gathered
Investigation	Conditions are evaluated
Determination	Coverage decisions are made
Resolution	Repair, renewal, or replacement decisions follow

> **SealTech Insight**
> *The quality of the information available at the beginning of the process often influences the quality of decisions made later.*

Common Mistakes After a Storm

Calling the Insurance Carrier Before Understanding Roof Condition

Important decisions should be based on information.

Assuming Damage Exists Without Verification

Not all storms create meaningful roof damage.

Assuming No Damage Exists Because There Are No Leaks

Some storm-related impacts may not immediately create interior symptoms.

Delaying Assessment

Important observations may become more difficult to document over time.

Confusing Deterioration with Storm Damage

Many roof conditions develop long before a storm occurs.

In many such cases, the Reinforced Roof System offers a cost-effective alternative to insurance-dependent repairs or replacement.

> **SealTech Insight**
> *The most expensive mistakes are often made when assumptions replace facts.*

Understanding the Business Impact

Insurance decisions are not only roofing decisions.

They are business decisions.

Property owners should understand:

- ✔️ Insurance history considerations
- ✔️ Asset condition
- ✔️ Future maintenance needs
- ✔️ Reinforced roof system opportunities
- ✔️ Capital planning implications
- ✔️ Long-term ownership objectives

Every insurance carrier, policy, and property situation is different.

Specific coverage questions should always be directed to qualified insurance professionals.

Why Insurance History Matters

Insurance carriers evaluate risk using many factors, including a property's loss history.

As a result, property owners should understand that reported claims activity may become part of future underwriting reviews, policy renewals, or premium evaluations.

Every carrier and policy is different, and specific insurance questions should be directed to qualified insurance professionals.

> **SealTech Insight**
> *Before reporting potential damage, make sure you understand the condition of the roofing asset.*

Storm Damage and Long-Term Asset Management

Storm events can influence more than immediate repair decisions.

They may affect:

- ✔️ Roof Asset Score™
- ✔️ Roof System Suitability™
- ✔️ Remaining Service Life
- ✔️ Capital Risk™
- ✔️ Future budgeting decisions
- ✔️ Long-term maintenance planning

Understanding these impacts helps property owners make more informed decisions regarding the future of the asset.

How Roof Asset Assessments™ Support Insurance Decisions

A Roof Asset Assessment™ provides objective information before major roofing or insurance decisions are made.

Assessments help property owners understand:

- ✔️ Current condition
- ✔️ Storm-related observations
- ✔️ Future risks
- ✔️ Reinforced roof system opportunities
- ✔️ Capital planning considerations

Without objective information, important decisions often become assumptions.

The SealTech Perspective

The question should not be:

> ***"Should I call my insurance company?"***

The better question is:

> ***"What is the actual condition of the roofing asset, and what information do we need before making a decision?"***

The most effective insurance decisions begin with understanding the asset itself.

The Bottom Line

Following a storm event, property owners often feel pressure to act quickly.

However, the most effective decisions are usually based on objective information rather than assumptions.

By understanding roof condition, documenting observations, and evaluating the asset before initiating the claims process, organizations can make more informed roofing and business decisions.

Before making the call, understand the condition of the asset you already own.

Request a Roof Asset Assessment™

Gain objective insight into:

- ✔ Roof Condition
- ✔ Roof Asset Score™
- ✔ Remaining Service Life
- ✔ Reinforced Roof System Opportunities
- ✔ Future Risks
- ✔ Capital Planning Needs

Request a Roof Asset Assessment™

Discover the condition, value, and future potential of your roofing asset before making major roofing decisions, and gain clarity on roof condition, remaining service life, reinforced roof system opportunities, future risks, and capital planning needs.