

What to Expect

01

Free Hail Damage Inspection

We inspect your roof, siding, gutters, windows, & belongings for hail damage.

02

Share Damage Report

We document all the hail damage we found into a report for you and your insurance company.

03

Insurance Adjuster Meeting

We join you on your call with the insurance adjuster to review the hail damage and cost to restore your home.

04

Material Selection Meeting

Sit with you to discuss material and color options for your roof, siding, gutters, and windows.

05

Provide Accurate Estimate

We provide you with a guaranteed **No Surprises Estimate** that covers the entire scope of the work with no hidden fees.

06

Repair Storm Damage

We take care of all of your exterior repairs and leave your home better than before.

07

Final Walkthrough

We walk you through all the completed repairs along with pictures of your new roof and issue your Statement of Completion for your insurance company.

Working with Nastase

A few key differences when you work with us is we take care of all of your exterior repairs, are by your side working with the insurance company, and we guarantee no hidden fees with our No Surprises Estimate.



FAQs

How much money do I need to pay?

Outside of your deductible, you will not have to pay anything more unless you choose to upgrade your roof, siding, windows, or other building materials over what they were before the storm. We will repair everything the insurance company includes in their scope of work for the amount they approve to get you back to what insurance policies call "pre-loss condition".

Does my insurance adjuster need to inspect my home for damage before you provide a quote?

Most insurance companies will recommend having a contractor inspect the home initially, and then have that contractor meet on-site when the insurance adjuster comes out to do their own assessment. This is referred to as the "Adjuster Meeting" and is critical to make sure all parties are on the same page regarding the scope of damage.

Will you work with my insurance adjuster?

Of course. We understand you don't regularly work on insurance claims. No need to worry because we do, especially after a hail storm. We try to be at 100% of our customers' adjuster meetings, and we serve as your advocate to ensure you're getting fairly compensated for the coverage you're entitled to per your policy.

What does "Pre-Loss Condition" mean on insurance policies?

Your policy entitles you to be "made whole" by restoring your home to its condition before the storm. Policies vary in how they compensate policy holders for older roofs and whether you have full replacement value or they prorate the repair based on the age.

How long do I have to get my roof repaired?

The duration varies by policy. We generally see policies in the Omaha area require the work to be completed within 12-24 months from the date of loss.

Do you do everything or just my roof?

We will repair everything in the scope including your roof, siding, windows, gutters, and even your landscaping, light fixtures, and even replacing your patio furniture.

Can I (the homeowner) do some of the work myself?

Yes, once the scope of work is determined by your insurance company, we will ask you which tasks you want to handle or choose not to be done. Many of our customers will handle some tasks, like replacing window screens, to reduce their out-of-pocket expenses from the deductible.

Can I upgrade my home's exterior with an insurance claim?

Your insurance company will pay for repairs or a replacement to return your home to a "pre-loss condition". You can choose to upgrade your materials such as upgrading to an Impact Resistant or Class 4 shingle, or adding gutter guards or leaf filters and pay the difference in cost.

How will you protect my home during the repairs?

We have multiple methods to protect your home, vehicles, and landscaping from being damaged by our work and our crews are trained on those methods along with industry-standard safety training.

More FAQs at nciomaha.com/storm-damage/.