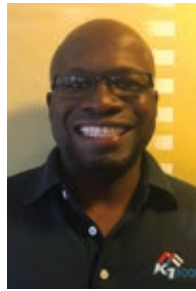


When it comes to hail damage, act like an adjuster

Less is more for insurance companies when it comes to covering commercial roofs damaged by hail or storms. The less money they can negotiate with property managers to fix commercial roofs, the more money they can keep. If one of the buildings you manage was caught in one of the increasingly extreme hailstorms the state has seen over the last few years, it's important to prepare for your visit with the insurance company's adjuster. Since all policies state that burden of proof of a loss lies with the policyholder, not the insurance company, you'll want to prepare comprehensive documentation to ensure your proof of damage is strong.

• **Don't wait.** The Gazette reported that this year's July hailstorm in Colorado Springs was the city's sixth-most damaging in state history. Denver was hit hard as well. While you have a two-year window to file a claim on a client's commercial roof in Colorado, don't wait. The longer you wait, the more leeway the insurance company will have to label a weather-related damage as simple wear and tear on the roof. For example, not only is the roof damaged during a hailstorm, but also the siding, gutters, fascia, downspouts, eaves and windows can be damaged from that same hail event. If you wait months before filing a claim, it will be significantly more difficult to get things like eaves and windows included in a claim.

When a weather event occurs, it's recommended that you immediately contact a professional roof-



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ing company to review the damage. Most reputable companies will go on the roof and review it for free. Be sure you choose a company with a claims adjuster background, which knows when to bring in additional experts to properly document the claim. Even if you don't move on the claim right away, property managers will have fresh photography of the damage that occurred and an expert's opinion on the level of damage. The roofing company should tell you where other damage occurred – such as around chimneys or A/C units – that an untrained eye may not be able to see.

If you call the insurance company first, the adjuster may come out and offer you a settlement on the spot or tell you there is no damage. It is the responsibility of the policyholder to prove damage, so make sure you have documentation and know how much you will need to fix it properly. You'll want that documentation when you meet the insurance adjuster the first time.



Barbara Reddoch

Don't wait to file your claim, even though there is a two-year window, because the longer you wait, the more leeway the insurance company will have to argue damages are simple wear-and-tear issues.

If the building owner takes what is offered and attempts to work a quick fix on the roof, he most likely will have to fix the roof again in a shorter period of time. Roofs are expensive, so the best for the long term is to fix the roof completely when the damage occurs.

Once the initial insurance claim is made by the property manager and the building has a claim number associated with it, the roofing company can take over and schedule all necessary appointments and coordination with the insurance company.

• **The roof has damage, now what?**

If the roof has damage, ensure that the roofing company also has ready access to additional experts you may need to document your claim. At the highest levels, proper documentation of a claim is conducted by independent experts who are not party to the claim. A network of public insurance adjusters, construction partners, forensic engineers and meteorologists all may be needed to prove the damage, so be sure to

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