



COMMON MYTHS

Don't file your Insurance Claim until you have read these!



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1. My insurance company will **take good care of me.**

- Unfortunately, this is a myth that has been disproven time and time again. The reality of the situation is that your insurance company is a big business. Their #1 concern is profitability. Our #1 concern is getting your roof replaced.

2. I'm **not missing any shingles**, so there is no damage on my roof.

- Absolutely FALSE! Your roof can have a great deal of serious hail or wind damage and look perfectly normal from the ground. Call or click to have a **Titan Exteriors™** Nashville roof inspection.

3. My insurance company will **cancel my policy** if I file a claim.

- Most states make it illegal for an insurance company to cancel a policy on the filing of a claim. Check with the State of Tennessee for applicability.

4. My insurance company will **raise my rates** if I file a claim.

- Most states make it illegal for an insurance company to cancel a policy on the filing of a claim. If the damaging storm is classified as "catastrophic" rate increases will often be passed amongst the entire area.

5. I've already filed a claim, and the **insurance adjuster said there was no damage.**

This could be many scenarios: **A)** He is correct and there is no damage. **B)** He is a staff adjuster, and has pressure to minimize claims. **C)** He is tired, been on 10 roofs already today, and didn't look closely enough. **D)** Sometimes adjusters inspect the damage before the hail spots have had time to properly weather.

6. I have a 30 year roof, it is 15 years old. The insurance company **depreciated the roof 50%**, and I can't afford a new roof.

Wait! You can afford a new roof. "Depreciation" is a fancy way of saying "We're going to hold this to make sure you get your roof replaced." Your insurance company wants to protect their investment in your home, and they want to keep you honest. The best way to do this, hold some money of yours until the roof is completely replaced. This is no problem for you, At **Titan Exteriors™**, we will work with the insurance company on all these details so you don't have to.