



Tx Lic # 1627308

# Texas Adjuster Journal

Randall Crow - field report

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## We're here to Help

- Here to help insure that your insurance claim correctly reflects your damage.
- Here to raise consumer awareness by documenting categories of property damage commonly ignored by insurance carriers.
- We're here to offer guidance down the trail from disaster to restoration on your property insurance storm damage claim.

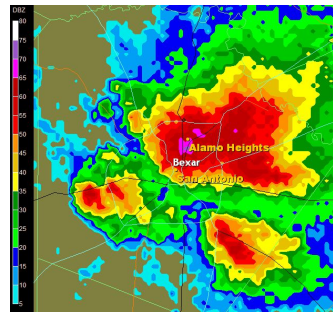
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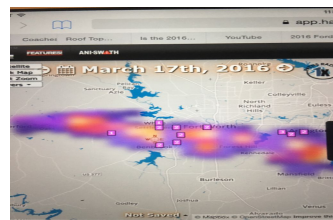
## San Antonio Hailstorm rated the most damaging in U.S. History

On April 12, 2016 San Antonio experienced a direct hit from a severe hailstorm that dropped all sizes of hail from Softball, Grapefruit, Baseball, Tennis ball, Golf ball, Ping Pong ball, Quarter, Nickel, Dime and Pea sized. All the Balls and all the Change and a wide variety of fruit and vegetable sized chunks of Ice bounced off of San Antonio, Helotes, Boerne, Leon Valley, Converse, Kirby, Alamo Hts., Terrell Hills. San Antonio was hit with 2 1/2" to 3" Hailstones far an wide from Helotes to Kirby and north to Harry Wurzbach Parkway and South to Downtown San Antonio. Right away this storm was recognized as epic size at the storm damage was estimated at about 2 billion dollars. As of today that estimate has been revised to the neighborhood of 7 billion dollars.

Finally we are beginning to hear the sounds of the nailguns



of the roofing crews. Never before has there been such a large delay in getting installation crew manpower to the scene because most of the crews in the State were already buried in re-roofs from the March 17 2016 Ft. Worth , Arlington, Dallas hail event.



As of today most contractors have a backlog of ordered re-roof projects and we are actively assisting them with their insurance company adjustments that are short of the proper amounts to do those jobs. We are helping property managers both commercial office and shopping centers . Tile Roofs in San Antonio have almost all been turned down in this storm and on a large portion of those we are able to reverse a small repair claim and transform it into a complete tile replacement. Almost all Low Slope Roofing Systems (flat roofs) are being turned down on the initial insurance company adjuster inspection. We are experts at dealing with that negotiation and coming up with outstanding roof replacement results. Upon receiving your request I will schedule an appointment with you for a my professional initial inspection of your damage then if I find damage not addressed in your Insurance claim at no cost or obligation to you. We will map out a plan to contact your carrier and increase your property damage claim.

## At This Point .....What

If you are a San Antonio Area home or business owner by now you have had the chance to contact your insurance company. If you have a claim that doesn't seem sufficient to cover the cost of repairs to your property. We Can Help. Our entire business mission involves providing guidance through the insurance claim process. Texas



Department of Insurance Licensed Public Insurance Adjusters are available to guide you through the process of recovering the proper amount for your property damage claim.

## Difference does it make?

If you have already initiated repairs to your property there is a good chance that damage that was missed by your insurance carrier can be addressed and added to your claim.

If you have received your claim and are unsure if it is complete, If your roof was turned down for replacement and it is a: Clay or Concrete Tile, Com-



## My Insurance Carrier denied my Hail Damaged Roof, where do I go from Here? (Continued from page 1)

position, Steel, Designer, Slate, or the Low Slope Commercial Roofing Systems; Modified Bitumin, TPO, PVC, Rubber Ballasted, Built up Hot Mopped Tar and Gravel - We are experts at reviewing the damage to these categories of roof systems. And very successful at getting roofs properly paid for that have been heavily storm damaged and previously denied by their insurance carrier.

Contacting a property damage professional for an independent damage inspection and Xactimate estimate will start the process toward successful claim resolution. Texas Elite is here to evaluate and document your storm damage and call for a re-inspection with your insurance company adjuster. And facilitate the reversal of your denied Storm Damage Claim.

Texas Elite is also avail-

able to help you make sense of the language and math found in your insurance paperwork upon request.



### Adjuster quote:

**“There are Two Types of Tar and Gravel Roofs; Those that leak and... Those that don’t leak yet”**

*Roof Eng. Matt Phelps—  
“Finding storm damage in a built up roof is very much like testing and diagnosing that a doctor does for cancer. Both patients appear fine externally.”*

## Commercial Low Slope Roofs are almost always denied by the carrier by the Insurance Company Adjuster on his first inspection...Why?

My first Tar and Gravel Roofing adjuster meeting in the San Antonio April 12, 2016 Storm started with a quote from the insurance company adjuster: “There are two types of built-up Tar and Gravel Roofs : Those that Leak and Those that don’t Leak Yet”. This insurance company adjuster went on to pay for all of the modified bitumen patches and all of the gravel guard around the edges of the built -



Up tar and gravel roof system. Why? Because the insurance carrier did not send him with the authority to pay for the damaged tar and gravel part of the roof system. He paid for HVAC work the Parapet Cap and Wall and the various modified bitumen roof repairs . But not the Tar and Gravel part of the roof even though there were impact craters clearly showing tennis ball sized hail had hit the roof.

## What does it take to find Tar and Gravel roofs damaged due to wind and hail?

It takes an Engineer that will test the roof for moisture, inter-ply asphalt damage and actually find the part of the roof that is leaking and testing that sample. Kinetic energy tests that determine the force of the forces applied to the roof by the Severe Storm. When our engineer finds damage where the insurance carriers did not. At that point many of these claims are settled well.



## What about my HVAC system? What is a Comb out?

If the vertical fins on your exterior air conditioner unit have been dented by hail many times “combing out the fins” does not effectively repair the unit to pre-storm condition. We are committed to negotiating storm damage claims that completely repair the property and allow the insured property to return to pre-storm condition. We have a growing list of folks that are already benefiting from our assistance.



Here's how this claim unfolds:

1. We come out and estimate your damage with our adjuster.
2. We meet Ins. Co. adjuster and he says he would like to but needs his AC expert to look at it and price the new damage if he finds it.
3. We get your HVAC contractor to give us his opinion.
4. We submit your HVAC contractor estimate to the adjuster and then also to the insurance carrier directly if needed.
5. We Negotiate a Settlement.
6. We significantly improve the outcome of your claim to include replacement of the damaged parts of your HVAC system.



## Six Ways to reach settlement on your claim.

Depending on:

1. The Carrier,
2. The Adjuster sent by the Carrier
3. The Categories of building materials damaged
4. The Extent of your Collateral Damage.
5. And the Severity of the Storm at the location of your claim.

There are at least 6 different paths you can follow to settlement of your claim.

We are here to provide help in making your way through the maze that is your Storm Damage Property Claim. We would like to inspect your storm damage and review your claim at no cost to you because we need to...

We need to look at Every Hailstorm Damaged Property in San Antonio that we can find this

year.

So far the first round of inspections and claim negotiations have found many errors and denials that are actually substantial insurance claims.

So far we are settling a high percentage of these claim disputes at the re-inspection meetings with your insurance company adjusters.

Call us for a professional inspection of your property Today.

**“We are settling a high percentage of these claim disputes at the re-inspection meetings with your insurance company adjusters.”**

## But my Contractor Said he would Work With my Insurance Company.

Your Contractor can assist your insurance company adjuster in arriving at a price that he can do the roof replacement for but is very limited on other than roof damage. The roof gets paid for some damage to the vinyl window bead. The Air Conditioner gets combed out and gutters get thrown in and a minimum amount for spot repairs on the interior and exterior paint. These 3 extra building trades qualify the contractor to ask for 20% in addition to the price of the entire claim.

In a severe hailstorm (like this one) many times 2/3 s of your damage is other than Roof it is in your siding, stucco, brick, HVAC equipment, windows, fences, floors and interior Sheetrock Texture and Paint. The overhead and profit motive prevents many contractors from carefully pursuing your collateral damage portion of your claim.

Your Lawyer will offer to help from the start to the finish of the process for 30 to 45% of

your settlement he may fail to mention that you can get the same results from a experienced and reputable Public Adjuster for only 10% of the same claim.

The Experienced Adjusters at Texas Elite Public Adjusters have successfully settled thousands of South Texas Wind and Hail Claims since is the only Public Adjuster Firm based in San Antonio and we look forward to meeting you and your damage.



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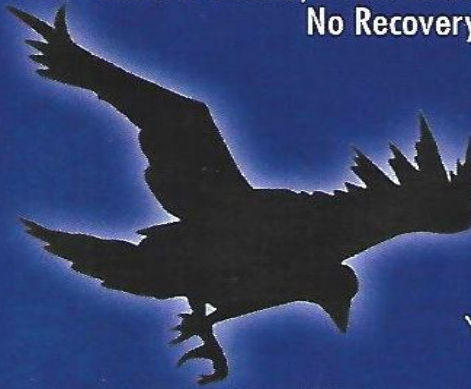
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### What if your Claim is a Great Claim?

You will find Texas Elite Public Adjusters all over the State every year. We deploy to only the worst of the storms and disaster scenes because that is where we can make the biggest difference in your property claims and that is where we are needed the most. We are eager to demonstrate the work we do to our hometown San Antonio, Texas. Give us the opportunity to assist you and we won't let you down. We cannot guarantee successful settlements everytime. But we do attain a high percentage of successful negotiations to the Storm Damage Property Claim Process by carefully vetting the claims that we inspect and finding damage that was missed denied or overlooked. If we review your property damage and find that you were awarded a great claim and that all of your damage was correctly and generously accounted for by your insurance carrier we will be the first to tell you that your claim is fine.

“ Fine as Frogs Hair” is a good thing ....and sometimes they are.

“When disaster strikes, strike back” Call us for a free consultation.  
No Recovery- No Fee.



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### God Bless Wimberley Texas....and the Volunteers 2015

