FREE DOWNLOAD

Should I file a roof claim? *The Colorado checklist.*

Twelve checks before your insurer hears about it. Download PDF

☐ Find your wind/hail deductible on the declarations page (flat $ or 1/2/5% of dwelling coverage).

☐ Write down your dwelling coverage (Coverage A) and do the math.

☐ Check whether your roof is covered at replacement cost or actual cash value (ACV), or on a roof payment schedule.

☐ Confirm a storm actually hit: date, hail size, distance (homeyroofing.com/hail).

☐ Get a free inspection with photos BEFORE calling your insurer.

☐ Is documented storm damage clearly above your deductible? If not, don't file. Get a repair quote.

☐ Pull your free C.L.U.E. report (consumer.risk.lexisnexis.com, 866-897-8126). Any claims in the last 7 years?

☐ If you call your agent first, say you're asking a coverage question, not opening a claim (C.R.S. 10-4-110.8(1)).

☐ Ask for a copy of your full policy; they owe it within 3 business days (C.R.S. 10-4-110.8(10)).

☐ If you file: be there for the adjuster visit, get the estimate in writing, and keep every letter.

> **Still unsure?** Call or text (720) 948-5726 or **book a free inspection with Allie**. We tell you honestly if it's worth a claim. Homey Roofing and Restoration · homeyroofing.com

General information, not legal or insurance advice. Your policy controls. Reviewed Oct 13, 2026.

HOMEY
ROOFING + RESTORATION

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