Roofing Service Provider in Clinton Twp Explains Why Insurance Companies Usually Reject Storm Damage Claims

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Miller's Home Improvement, a roofing contractor based in Clinton Township, MI, has recently published a blog post that explains the usual reasons why insurance companies reject storm damage claims. The article discusses insurance deductibles, coverage limitations, and exclusions. It is important to note that most insurance policies will exclude any minor damage and previous damage to the roof that the storm only caused to become worse. They describe the steps the homeowner will need to take to optimize the chances of having their storm claims approved.

It is important to note that an insurance deductible is what the homeowner will need to spend on repairs first before the insurance company starts to cover other expenses for repairs. For example, if the homeowner has a $200 deductible, the insurance company will only cover any repairs after the homeowner has already spent $200 on repairs.

Meanwhile, all insurance policies have coverage limitations. This means that if the cost of storm damage repairs surpasses the coverage limit, insurance will only cover the cost of repair up to the coverage limit.

Thus, it is important for homeowners to get the proper amount of coverage for the size of their roofs to ensure they have enough coverage when the roof gets damaged by a storm.

The first step for the homeowner to take, according to a Miller's Home Improvement blog post, is to evaluate the damage. This may require the use of binoculars to find damaged areas of the roof. If possible, the roofing materials that are visible or exposed are to be documented. It is important to look for signs of exposed plywood, tarpaper, and the ends of missing shingles.

The second step is to perform temporary fixes to prevent the damage from getting worse and minimize the damage. For instance, it would be a good idea to put a bucket or any water container under leaks and remove any costly items in the area to avoid further damage to the home and valuable possessions.

The third step is to contact the insurance company. It is important to determine whether the damage is big enough to be covered by home insurance, or whether it would be better to get the services of a contractor directly for any needed repairs. During those times of natural disaster, such as a storm or severe weather conditions, it may be better to use homeowner?s insurance rather than contractors because most contractors would be busy.

The fourth step is to find and contact a dependable roof repair contractor. When deciding to get the services of a private contractor, it is advisable to ensure this is a professionally certified roofing contractor like Miller's Home Improvement. It is advisable to avoid contractors who are in the area just because there was a natural disaster. Traveling contractors who often follow storms don?t have a reputation to care for and usually offer substandard service. It is vital to have the repair work done as fast as possible, so homeowners need to go to trustworthy roofing contractors like Miller's Home Improvement.

Launched in 2003, Miller's Home Improvement has made it its mission to always surpass customer expectations when offering roofing repair, installation, or replacement that is custom-fitted to the needs of the client and reasonably priced. The design of the roof and the specific roofing materials will all be dependent on the needs and preferences of each client. They have the requisite insurance and licenses for offering both residential and commercial roofing services. They want to point out that there are three key reasons why homeowners and other property owners will prefer the services of Miller's Home Improvement over other roofing providers in Clinton Twp. These are their excellence and professionalism; the fact that they are fully licensed and insured; and their personalized approach.

Those who are interested in professional services for roofing in Clinton Twp MI can visit the Miller's Home Improvement website or contact them through the telephone or via email. They are open from 9:00 am to

5:00 pm, from Monday to Sunday.

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For more information about Miller's Home Improvement, contact the company here:Miller's Home ImprovementEric Miller248-242-0820 Millersamericandream@gmail.com42383 Garfield Rd Suite 381300Clinton Township, MI 48038

Miller's Home Improvement

Miller's Home Improvement are a licensed and insured outfit in the state of Michigan. We carry and maintain workmans comp insurance, as well as Commercial liability insurance, specializes in Commercial and Residential projects.

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