

# Strong Life - Roofing And Guttering Company Melbourne - Getting Your Insurance Company To Pay To Fix Your Storm Smashed Roof



Here at Strong Life - Roofing and Guttering Company Melbourne, we are often contracted to carry out full roof and guttering restorations after particularly violent storms have crashed through Melbourne. So we know some property owners have trouble accessing their full insurance payout simply because they don't know the processes for lodging a claim.

With this in mind, Strong Life Roofing and Guttering Company Melbourne, have put together this little list to help you understand the process of making claim against your insurance policy. But, like we always say, all home inspections should be done only from the ground, unless you are a tradie or an extremely competent handyman. And no one over fifty years of age should

ever climb a ladder, no matter how confident you think you are.

- Tip one** Strong Life Roofing and Guttering Company Melbourne have noticed it's a really good idea to have photos and records of your property's roof and guttering before any event has happened. This will help prove that any claimable damage is due to the storm and not normal wear and tear.
- Tip two** Some companies only offer compensation for Storm Damage as an extra 'add on' policy. And others view 'storm damage' as an act of God and therefore they don't have to pay. Although it can be extremely tricky to work out what exactly you are covered for, try and make sure your home insurance policy offers full coverage for storm damage.
- Tip three** After the storm has passed, and only when it is completely safe to go outside, walk around your house and take note of any damage. Look for smashed roofing or guttering that will leave your home's roof cavity vulnerable to seepage and pooling of water.
- Tip four** Take particular notice of,
- holes in roofing caused by flying debris or uprooted trees.
  - colorbond roofing that has been lifted, bent back, or is completely missing
  - compromised or missing guttering
  - shattered skylights

- Tip five** Evidence to support your claim is everything in the insurance industry, and can make the difference between an insurance payment being fully, or not paid out. So, Strong Life Roofing and Guttering Company Melbourne advise you to make sure you record any ruined roofing and guttering, by taking a lot of photos from a few different angles, and carefully writing notes. Include dates and other details that could be used to verify your claim.
- Tip six** Be aware, some companies are reluctant to cover damage that happens after a storm and emergency repairs have been undertaken. Before any emergency repairs are carried out, make sure you contact your insurance company's Emergency Hotline for advice. All reputable insurance companies should have one, and you need to have their contact number easily accessible before the storm hits.
- Hotlines are also a good place to ask about your company's process for lodging a claim. Most companies have a claim form either on their website or will send you one if requested.
- Tip seven** Generally, insurance companies ask for details about exactly when the damage occurred, exactly what damage was due to the storm, who else was there, and if any emergency repairs have been carried out
- Tip eight** Most Insurance Companies will only consider your claim if their company assessor has reported back to the company what damage they think is claimable.
- Tip nine** Here at Strong Life Roofing and Guttering Company Melbourne we recommend you ask an independent reliable witness, to also assess the damage in case you need to challenge the payout granted. [Insurance Law](#) has a great fact sheet about your rights when dealing with insurance companies.
- Tip ten** If you feel you have been unfairly treated by your insurance company, lodge your complaint with [Financial Ombudsman Service](#). They also offer great advice on how to deal effectively with Insurance Companies.

This is the fourth part in Strong Life Roofing and Guttering Company Melbourne - 'How To Deal With Storm Damaged Roofs' Series, other parts can be found here [Before The Storm Hits-Outside](#), [Before The Storm Hits-Inside](#), and [After The Storm Has Passed](#).

to arrange a free quote or inspection from one of our team of guttering and roofing experts, phone Strong Life (03) 9310 4455, enquire online, use our live chat service on our website or email [marketing@stronglifeguttersandroofing.com.au](mailto:marketing@stronglifeguttersandroofing.com.au)

