

HOW TO TALK TO HOMEOWNERS ABOUT SUPPLEMENTS

WHEN?

- During the contingency/contract signing
- When a supplement is submitted
- If/when it's been approved
- When the depreciation is released

TALKING POINTS FOR 1ST CONVO

WHY?

Some adjusters get on 10 to 15 roofs a day. And then they go back to their hotel or back to their office and stay up until 2 a.m. writing estimates. So, as human beings, it's inevitable that they're going to miss things.

WHAT?

The insurance company has created this mechanism called a supplement, so that when things are missed, or when there is a discrepancy on their estimate verse what it actually takes to fully repair the home, there is a way to go back to them and request those extra funds and extra items.

WHO?

So, [INSERT NAME], right here on our agreement, it says, "plus any supplements approved by the insurance carrier." Notice, it's approved by the insurance carrier, not by me. They decide whether or not to pay for this. And they do that by me, as your contractor, providing them evidence as to why something should be paid for.

RECAP

So, that's what a supplement is and that's why it exists. It was created by the insurance companies because sometimes things are missed. Does that make sense to you? Great! So, initial right here, and I'll keep you informed about this throughout the whole process.