

# The Shocking Truth About Your New Roof Revealed

## *What Your Insurance Company Doesn't Want You To Know!*

Every day, people ask us... What will be the price of my roof?

Other people tell us... "My insurance company told me to get three bids so I can get the lowest price."

Here is an explanation (in plain English) why it may **NOT** be in your best interest to get many bids and shop for a roof *based on price*. This is information *your insurance company may not want you to know*.

After your insurance adjuster (from the insurance company) sends you your paperwork, the estimate will have three columns, like this:

<u>Replacement Cost</u>	<u>Depreciation</u>	<u>ACV (Actual Cash Value)</u>
\$8,000	\$3,000	\$5,000

The *Replacement Cost* is what the insurance company says (based on fair market value), it will cost to put a new roof on your home.

The *Depreciation* is the amount of value that decreases with your roof over time (because of normal wear).

The *Actual Cash Value* is the Replacement Cost minus the Depreciation. This will be the amount of your FIRST check.

What some people don't realize is that you can get back some or all of the depreciation after the job is finished.

After the job is finished, and after your contractor sends in the receipts to the insurance company, then you will get back the amount of the depreciation that you spent on the roof. That will be the **SECOND** and final check.

So, why does your insurance company tell you to get "three bids?" The answer is easy. The insurance company wants to pay you **AS LITTLE** as possible to do your roof.

Many people believe they will get to keep what is left over after the job is done. That is simply **NOT TRUE**. Your insurance company is ONLY going to pay the amount it cost to get your roof done. Period.

This is why it may not be in your best interest to shop for the best price. See the next page for an example.

Your insurance company tells you that it will cost \$8,000 to put on your new roof

<u>Replacement Cost</u>	<u>Depreciation</u>	<u>ACV (Actual Cash Value)</u>
\$8,000	\$3,000	\$5,000

You call three roofing companies and ask for “bids”

A Company \$8,000	B Company \$7,000	C Company \$6,000
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Company A says it will cost the “Replacement Cost” of the Roof, or \$8,000. Company B says it will do your roof for \$7,000. Company C says it can put on your new roof for \$6,000.

If you choose Company A, the insurance company will pay \$8,000 for your new roof (minus your deductible).

If you choose Company B, the insurance company will pay \$7,000 for your new roof (minus your deductible).

If you choose Company C, the insurance company will pay \$6,000 for your new roof (minus your deductible).

In all three cases, you do not get to keep ANY of the extra money. In all three cases, you **ONLY** pay your deductible. It is in the best interest of the Insurance Company for you to get the lowest price, **but it is NOT in your best interest**. Here’s why...

The price of your new roof, no matter what company you use (and no matter how many bids you get), IS the price of your deductible (and we can probably help you with that)!

The question you should be asking then is, “How do I get the best **QUALITY** Roof that I can possibly get?”

If Company A will do the roof for \$8,000 and Company B, for \$7,000, where does that extra \$1,000 come from? Normally, that extra money will come from the quality of **YOUR** roof! (It has to come from somewhere, doesn’t it?)

You are in a great position. You can get the **BEST** quality roof possible and it won’t cost you **ONE MORE DIME** than if you get the cheapest roof possible!

1. Find a company you can trust. Find a company that has been in business for a long time with a track record of quality and reliability.
2. Compare the quality of the roof the company will put on your cherished home.

For the Best Possible Roof in Town (Total Quality Guaranteed)...

Call Devinbrooke Roofing  
Call Now For Your Free Roof Estimate:  
720-544-1916

- Local Company (You get the satisfaction of doing business with friends)
- In Business for Over 20 Years (You get the peace of mind knowing that we will be here for you AFTER the storm)
- Many Customer Testimonials (You can rest assured knowing that others trust us)
- Totally, unswervingly committed to protecting you with the BEST Quality roof possible.
- Fast. Reduce your stress by getting your roof done fast.
- Five-Year Workmanship Warranty! Eliminate long-term anxieties by knowing we will care for you long after your new roof is installed!

Want to do more homework? Great! "Don't Listen to Us, Listen to Our Customers." Check us out and compare us on the web at:

[www.Devinbrookeroofing.com](http://www.Devinbrookeroofing.com)