

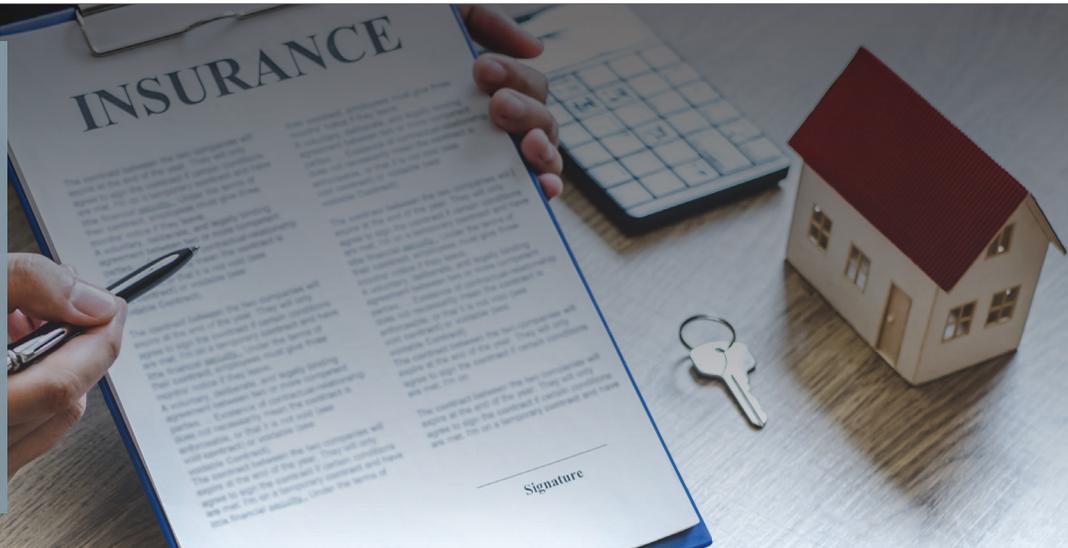
WHEN YOUR INSURANCE CLAIM FEELS DENIED OR UNDERPAID

By New Beginnings Construction – Charleston's Trusted Roofing & Remodeling Contractor



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When Your Insurance Claim Feels Denied or Underpaid



FIRST THINGS FIRST

Hearing that your claim has been denied or that your settlement offer doesn't seem to cover the real cost of repairs is frustrating. For many homeowners, this is the point where stress really kicks in. While only your insurance company – or a legal professional, if you choose to involve one – can speak to the policy side, there are still steps you can take to make sure your home's damage is properly represented.

At New Beginnings Construction, our role is to document the damage accurately, provide repair estimates, provide 3rd party verification of existing products if needed, and stand alongside you through the restoration process.

Go Back to the Basics: Documentation

If your claim was denied or seems underpaid, one of the most helpful things you can do is review your documentation. Ask yourself:

- Did I take enough photos and videos of the damage?
- Are the images clear and detailed?

- Do I have estimates from a licensed contractor that reflect today's costs?
- Have I saved receipts for temporary or emergency repairs?

More detail is always better. Thorough documentation strengthens your position if you need to resubmit information or request a re-inspection.

When a Claim is Underpaid: What to Do Next

If you've received a settlement that doesn't seem to cover the true cost of repairs, don't lose hope. There are tools and resources available that can help make sure your home is restored properly. This is where having a qualified contractor by your side becomes especially important.

For example, there are product verification reports such as NTS or ITEL that can confirm if a roofing or siding product has been discontinued. If your materials are no longer manufactured, insurance companies are typically required



to cover replacement for the full affected area, not just a small patch.

Then there are code upgrades. Even if your home was built under older standards, repairs must meet today's building codes. This can mean additional work, like changes to underlayment, ventilation, or fastener patterns, that should be included in the scope of repairs.

Finally, manufacturers have their own installation standards. To keep warranties valid, repairs must be done in line with those requirements for installation and please note that these requirements are seen as building code by local municipalities. Sometimes this means replacing adjoining materials, not just the visibly damaged section, to ensure everything is installed correctly.

At New Beginnings Construction, we bring all of these resources to the table. Our team knows how to document and present the details that insurance carriers need to see, and then we execute the work to code, to manufacturer standards, and to the level of quality your home deserves.

Staying Organized Matters

Keep everything in one place: denial letters, settlement offers, receipts, inspection notes, and contractor estimates. Having a clear paper trail makes it much easier to show what work is needed — and what hasn't been accounted for yet.

When to Get a Second Opinion

Insurance adjusters see a high volume of claims, and sometimes damage is missed. That's why many homeowners choose to get a second opinion from a trusted local contractor.

At New Beginnings Construction, we provide:

- Detailed storm-damage inspections.
- Photo documentation.
- Professional repair estimates.
- This helps ensure that the full scope of work is recognized.

Filing an Appeal

Every insurance company has its own appeal process. If you believe damage was overlooked or undervalued, you'll need to follow their outlined steps. This usually involves

submitting additional documentation and evidence.

At New Beginnings Construction, we can't file or argue appeals on your behalf — but we can give you the contractor's perspective: what it truly takes to restore your home and what that work costs in today's market. Because we work directly with storm restoration projects every day, we also know the kinds of repairs insurance companies are typically responsible for covering. That means we don't just write estimates — we fight for scopes of work that reflect legitimate storm damage and align with the standards insurers are expected to meet.

Final Thoughts

- Having a claim denied or underpaid doesn't necessarily mean the process is over. With good documentation, organized records, and a contractor who understands storm damage, you'll be in a stronger position to move forward.
- At New Beginnings Construction, we know the process can be overwhelming — but you don't have to navigate it alone. We're here to help with inspections, estimates, and the expert craftsmanship it takes to bring your home back to life.
- We design it. We build it. We stand behind it.

