

A Tide Construction Co - Detailed Roof Estimating Pays for Itself

Our estimate is not just a takeoff based on the square feet of your home, it's So Much More!

Your Tide Construction Company Estimate: It is much more than just a count of material. It is your best tool for receiving the most value from your insurance claim.

What I need from you: We focus on the details to make sure you get the best value. We want you to be fairly compensated for the work specified in your insurance claim. The more I know about your claim, your home and the way you want to complete your repairs, the closer I can come to providing the right material for your job

Information - Insurance Coverage and Insurance Adjusters Estimate: Our estimate will be no better than the information you provide us with. Information not included in your adjuster's report must be presumed. Presumptions, like assumptions, cost money. Therefore, it is strongly recommended that you forward us a complete copy of your Insurance adjuster's estimate; including all cover sheets, summary's etc.

We will produce a detailed estimate for your adjuster's review, but as we are not engineers, the value of this is limited. In any event, we will provide (in detail) according to material type, quantity and unit cost.

We will use Xactimate Insurance adjusting software, our training and experience. Xactimate is the most widely used and respected Software used by insurance adjuster's. I think it's safe to say any insurance adjuster would be familiar with this software, whether or not it's the specific software your insurance company currently uses.

Estimate Review: When performing a detailed estimate, many material items must be reviewed and identified. The very first step is to review the claim created by your adjuster. Often, through this process, errors, specification discrepancies, dimension and sizing problems are identified.

Estimating Process: We create a very detailed estimate of your project - which means that we actually measure and count - unlike a quick "guess-timate" that others might produce cheaply or for free. Yes, measuring, counting, drafting, photographing, documenting and compiling all this information takes time, training and experience - more time than a quick takeoff would take. But the benefits to spending the extra time go to your bottom line.

More detailed measurements and calculations means greater accuracy and fewer short orders. A better, more thorough, well documented estimate leads to the most value for your dollar. We create a new estimate with the necessary corrections and address them with your insurance company's adjuster, preferably before demolition / construction begins.

It's not unusual for a claim to be reviewed, corrected and find the opportunity for an upgrade to your replacement.

Delivery of the Estimate: Usually our estimates are required as soon as possible upon completion. Since the estimate is produced by computer, we prefer to e-mail our estimates.

Note that your adjuster must still review our estimate and if there are any objections, it's your right to have him/her put those objections in writing.

The Texas Department of Insurance has a wealth of information about your rights with respect to an insurance claim. Your adjuster putting his/her objections in writing is just one of your rights. Please look up the TDI website and search for the Consumer Bill of Rights.

Being informed protects your rights and leads to a fair & reasonable settlement of your claim.

Feedback: We are glad to hear from you and your adjuster regarding receipt of our Estimate. Often Insurance companies use other programs and/or different settings to Xactimate to arrive at the replacement cost of your claim. It's not uncommon for there to be so many minor adjustments that it's unreasonable to correct every line item. In such cases it may be easier to negotiate a settlement of your claim.

A negotiated settlement is simply a single line item adjustment that reconciles the difference between two different estimates.

We know that we are on the front line of cost control. We can assist you in identifying reasons for overages or shortages and reconcile the difference.

The Estimating process is always evolving. We want to help you through this process as simply as possible. No two insurance companies, adjusters or contractors do things exactly the same way. It would be alarming if multiple estimates came out exactly the same, they are always different.

What Does an Estimate Cost? We don't charge for our services because it's illegal to be both the public adjuster as well as your contractor. So our estimates are free. However, because of the amount of work we put into our estimates, we only do them for our customers. We require a signed commitment from you before we begin.

Accuracy reduces guess work. Have you ever been short on material? How can you bid a job if you don't have confidence in your estimate (guess-timate)?

A Licensed Public Adjuster estimate for an average home may cost about 10% of the total replacement cost of your insurance claim.

A mistake or additional services may add to your expense. Not all of which may be covered by your insurance.

Our Goal: Our goal is to review/correct your claim and repair the damage your insurance company is compensating you for, with the best value possible.

We have skilled people to prepare, document, negotiate, settle your estimate and make the necessary repairs. Understanding an insurance claim, choosing a contractor and complying with the limitations of your insurance coverage can be difficult. We want to help you through this process. Plus, you'll get the benefits of all the skill, experience and management features built in to a Tide Construction Company Estimate.

Remember price plus quality and service equal value.

Having your repairs made as cheaply as possible is great so long as you don't sacrifice quality & service. However, often the savings you create go to your insurance company and you would have been better off upgrading than trying to discount. What good is a discount if it's stripped away and taken by your insurance company?

Failing to correct errors in your insurance claim may eliminate the opportunities for upgrade.

We want to make sure your claim is fair, reasonable and you get the best value.