



Roofing | Siding | Gutters | Ventilation

Don't Wait Until It's Too Late Review Your Roof Insurance Coverage Today

Most homeowners don't read the fine print of their insurance policies. We recommend that you talk to your agent about your policy — especially when it comes to your roof coverage. Recently, many insurance companies have significantly increased deductibles for roof claims or shifted to **Actual Cash Value (ACV)** instead of **Full Replacement Coverage**.

What does this mean for you?

If your roof is 10 years old and has 25-year rated shingles on it, the insurance company may only pay 60% of the replacement cost — leaving you responsible for the remaining 40% **plus** your deductible.

At **Thompson & Thompson 3rd Generation Roofing**, we strongly recommend that every homeowner **review their current insurance policy** before the next storm hits. It's important to understand what your policy will (and won't) cover — especially if your roof is nearing the end of its life cycle.

And remember, insurance is unlikely to fully replace an aging roof without some cost to you. That's why we offer **easy financing options** to help make your out-of-pocket portion more manageable.

Be proactive, not reactive.

Contact us today to schedule a free roof inspection or to learn more about our financing plans.

The Thompson & Thompson 3rd Generation Team
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