

Restoration Process at a Glance



Vanderbilt Construction is a third generation construction company that has been located in Castro Valley for over 50 years. Through the years, we have strengthened and consolidated our position as the East Bay's leading insurance restoration company. We work hard at developing strong, enduring relationships with our customers, sub-contractors, suppliers, and employees. We understand that restoration can be a very traumatic time for some of our customers. Many have never experienced the inconvenience of a loss, nor have submitted an insurance claim.

By selecting Vanderbilt Construction to complete your restoration work, you will have a team of experienced professionals waiting to help you make the many important decisions facing you.

We have prepared this guide to take you step-by-step through the restoration process. It will also explain what you can expect during this period.

1 Step One The estimating process

A trained and experienced estimator from Vanderbilt construction, Inc. will inspect your home and evaluate the damage. During this inspection, the estimator will gather important information regarding the damage, take measurements of the damaged area, and if needed by the insurance company, take photos of the damage and the surrounding area.

Following the inspection, the estimator will use our sophisticated software to compile all the information into a detailed written estimate.

This process normally takes two-to-five business days. The written estimate is then forwarded to your insurance adjuster for review. Once your insurance company approves the estimate for the work, we require a signed written work authorization and the deductible fee (if applicable) to start the restoration process.

2 Step Two The restoration process

Vanderbilt Construction, Inc. is available to help you each step of the way. Upon receipt of a signed work authorization and your deductible (if applicable) a Project Manager will be assigned to your specific project. The Project Manager is the person responsible for your restoration and will be your contact person throughout this process. You will receive a call from your Project Manager within 48 hours to let you know your file has been received, discuss the details of your job, and begin scheduling the work.

If the damage is extensive and requires plans and permits, the Project Manager will begin this process immediately. The time needed to get the actual permit will depend largely on your local building department.

Restoration work differs from new construction in many ways. One example is, in new construction, a contractor has the luxury of ordering materials weeks if not months in advance. Unfortunately, we are not afforded the same luxury due to the immediacy of your project. Therefore, depending upon the scope, size, and nature of repairs, you could experience some delays that cannot be avoided. If this should happen, your Project Manager will keep you informed.

3 Step Three Funding your project

Each insurance company has their own process for dispersing claim checks. The speedy receipt of insurance claim checks insures the project will stay on schedule. Most of the time the check will be mailed to us with our name and the homeowner's name on the check. We will forward the check to you, the homeowner, for endorsement. This will release the funds for the project. If you have any questions, please call our Accounts Receivable Department at 510-537-2340.

It is important that we receive the funds available from your insurance company as soon as you receive them. This allows us to purchase materials required for your job and to pay our suppliers and sub-contractors in a timely manner.

In most cases, we are a recommended contractor for your carrier; therefore, you can be assured all work will be completed in a professional manner.

Most Frequently Asked Questions

When will my restoration start?

A Project Manager will call you to discuss the project and time frame for your job within 48 hours from the time your file is processed.

When should I send in my insurance check?

As soon as you receive the check, endorse the back and mail it to Vanderbuilt Construction.

Why should I send my check prior to completion?

Costs for your restoration start when the first call is received and continue until the job is completed. This money is necessary to purchase materials and fund the project as it progresses. We pride ourselves in paying our suppliers, and sub-contractors in a timely manner.

What if the Mortgage Company is listed on my check?

Each mortgage company has specific procedures that must be followed in order to get a check processed. If the check is \$10,000.00 or less, it has been our experience that your mortgage company will guide you through their procedures for getting the check processed. Just call your mortgage company for assistance. It's usually as simple as getting the check to your mortgage company so they can endorse it.

If the check is over \$10,000.00, we will work with you and your mortgage company to get the check processed. Call our Accounts Receivable Department at 510-537-2340 and they will assist you in this process. We will need your loan number and the phone number of your mortgage company. Once the check has been processed by your mortgage company, they will set up a progressive payment schedule. Most mortgage companies require an inspection before the final payment is released.

Who do I call if I have questions?

Your Project Manager is always available to answer questions regarding your restoration. If you have questions on billing or payments, call our A/R Department.

It is our intent to guide you through the potentially difficult process of insurance claims and restoration work. If you have any questions or need more information contact your insurance adjuster, or give us a call. We're here to help.

Some of the information in this brochure is general and may not apply to specific insurance company policies.



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