

Better roof conversations. Clearer next steps.

A reusable desk guide for Farmers agents in Windsor and Northern Colorado.
Start with the roof question. Agree on the document. Keep the roles clear.

01 CLARIFY THE REQUEST

Get the receiving carrier's exact requirement, form and deadline before ordering work.

02 ASSESS THE OPTIONS

Compare targeted repair, coordinated restoration and replacement based on actual roof condition.

03 KEEP THE FACTS CLEAR

A contractor supplies construction findings. The agency and insurer address policy and underwriting decisions.

THE REFERRAL CHECKLIST

Obtain the homeowner's permission before sharing their information. Confirm the assessment scope, fee and availability with our office.

- ☐ **Agency contact**
Agent, agency and best return contact.
- ☐ **Property + permission**
Homeowner contact, location and permission to coordinate.
- ☐ **Reason for the visit**
Renewal request, condition concern, leak, possible storm damage or planning.
- ☐ **Deadline + required document**
Exact request, due date, form and receiving party.
- ☐ **Known roof records**
Original installation date, previous work and available records. Mark unknowns.
- ☐ **Symptoms + timing**
What was noticed, where, when, and any available photographs.
- ☐ **Deliverable + recipients**
Report, estimate or certification inquiry; who may receive findings.
- ☐ **Confirm the assignment**
Scope, fee, access, scheduling and any limits before booking.

REQUEST A DOCUMENTED SCOPE

Ask for labeled photos, visible findings and limitations, prioritized work, and a written estimate with inclusions and exclusions. If work proceeds, agree on completion records. A certification is separate and only available when the roof qualifies.

KEEP RECORDS ACCURATE

Restoration is not a new roof or an age reset. Keep original installation and later work dates distinct. Confirm what the carrier accepts. Do not promise a renewal, discount, claim payment or roof lifespan. Do not delay required loss notice while waiting for an estimate.

YOUR ROOF QUESTION HAS A NEXT STEP.

(970) 482-9100 | office@drennencc.com
drennencc.com/farmers-agent-resources

In the request, include "Farmers agent referral" and your agency name.
Independent contractor; local preferred-provider listing, not a Farmers-certified subcontractor.
Insurance decisions remain with the insurer.

