

John Smith Insurance Agency Helps a Local Military Family Get a New Roof

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COLORADO SPRINGS, CO, UNITED STATES, September 11, 2018 /EINPresswire.com/ -- Nick Danet and his family live in Fountain, Colorado. On July 12th of this year, Nick was awakened by the sounds of a massive hail storm that was destroying his home. Nick had never seen hail that big before and some pieces of hail were the size of baseballs. In the morning, as he surveyed the damage, he contacted [John Smith Insurance Agency](#) to submit a claim. During the call, Nick was devastated to find out that he was facing an \$11K of out of pocket costs to get his home repaired.



John Smith works for John Smith Insurance Agency which provides car insurance in Colorado Springs. Affordable rates and superior service for all home, auto and business/commercial insurance needs.

Nick was shocked to discover that the type of roof on his home, a T-Lock roof, is no longer in production and is uninsurable by many insurance companies. He was also unaware that his deductible for wind and hail losses was a percentage of the value of his home. Nick and his family didn't know where they were going to get the money to repair his home. In his despair, Nick reached out to his insurance agent, John Smith, to ask for advice.

John and Nick quickly built a rapport with one another and wanted to work together to find solutions to repair his home from this devastating storm. They discussed options that included raising funds to repair the damage while bringing local awareness to the community for those who own homes that still have this type of roof. Nick was onboard with this idea and let John speak to his local contacts about Nick's situation. John's first call went to Frank Sinclair of Elite Roofing. Frank and his team are big supporters of military soldiers and their families and wanted to help. John explained the challenges that Nick and his family were going through and Elite Roofing stepped up to the plate.

Frank Sinclair and his team at Elite Roofing discussed how they could help Nick. They decided that Elite Roofing would provide the supplies and labor to replace Nick's roof at no cost! As you can imagine, Nick was thrilled that a local company would go above and beyond to help him and his family!

This situation has been a prime example of how the business community in [Colorado Springs](#) comes together to help those in need. "It's exciting to be able to help out a guy like Nick," Frank Sinclair said. "He's done so much for the country in his service. This is just a small way we can give something back to him. A way to say thank you." According to John, Nick still has extensive damage to his windows, siding and gutters. "We'd love it if other local business owners in the Springs could also step up and help Nick," says John.

John Smith speaks extensively about the risks involved with T-Lock roofs on his agency website. According to John, "T-Lock roofs haven't been in production since around 2005. The main reason for this is that one damaged shingle results in the replacement of a whole roof. Most consumers don't know this."

John Smith uses this opportunity to explain to other homeowners the need to review their insurance policy. "Take the time to read your policy and know what it contains," he said. Nick's situation is far more common than a person might realize. Smith explains, "It's only when they have to file a claim that they find out they don't have the right kind of insurance or it doesn't cover them adequately." Smith recommends getting the details of any policy they are considering before they sign up for [home insurance in Colorado Springs](#). Once they have the policy in hand, they should read it over and pay attention to any exclusions or deductibles to ensure they know what is covered. If they need to make changes for adequate coverage, it needs to be done before a claim is filed. Smith is happy this situation with Nick Danet worked out for him, but he wants to see every homeowner protected.

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