



FIRE DAMAGE RESTORATION

A complete guide to the recovery process — insurance, rebuilding, and what to expect

PREPARED BY · TAYLOR EXTERIORS & CONSTRUCTION

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FROM THE OWNER

This One Is Personal

I know what it feels like to stand in front of a home destroyed by fire. I have been there personally. And I know it is never just the structure — it is everything inside it. The furniture, the photographs, the things that belonged to people you loved and can never be replaced. That weight is real. It follows you long after the smoke clears.

That experience is a big part of why I built this company the way I did. When you call Taylor Exteriors & Construction, you are not talking to someone who learned about fire damage from a training manual. You are talking to someone who has lived through it and came out the other side.

— Sam Taylor, Owner



WHAT WE RESTORE

We Handle the Entire Job — Interior and Exterior

Unlike many contractors who handle only exterior work, Taylor Exteriors & Construction manages the complete restoration. Fire damage does not stop at the roof line — and neither do we. One contract, one point of contact, one company responsible for the finished result.

EXTERIOR

- ✓ Roofing — full replacement & sheathing
- ✓ Siding — LP SmartSide, vinyl, cedar
- ✓ Soffit, fascia & gutters
- ✓ Windows & exterior doors
- ✓ Garage doors & exterior structures
- ✓ Exterior insulation systems

INTERIOR

- ✓ Structural framing & wall repair
- ✓ Insulation — walls, attic, crawlspace
- ✓ Drywall installation & finishing
- ✓ Interior doors & trim
- ✓ Painting — interior & exterior
- ✓ Flooring, kitchen & bath

OUR PROCESS

Six Steps From the Call to the Finished Rebuild

- 01 Initial Property Assessment**

We come to you and inspect every area of damage — roof to foundation, exterior to interior. Heat and smoke compromise materials well beyond the visible burn zone. Catching everything upfront prevents costly surprises mid-project.
- 02 Documentation for Your Insurance Claim**

We prepare a complete, itemized damage report for adjusters — photographs, material specs, and cost estimates —designed to get your claim processed accurately the first time.
- 03 Insurance Coordination**

We attend adjuster meetings and answer scope questions. Thorough documentation from the start is the single most important factor in getting a fair outcome.
- 04 Project Planning & Material Selection**

Once your claim is approved, we plan the full restoration together — materials, timelines, and options. Many homeowners use this moment to rebuild with better materials than before.
- 05 Complete Restoration**

We manage everything — scheduling, trades, inspections, and quality control. One project manager responsible for the entire job from framing through final paint.
- 06 Final Walkthrough & Warranty**

We walk every inch of the completed project with you before closing out. All workmanship backed by our warranty. Materials carry full manufacturer warranties.



INSURANCE GUIDANCE

What to Know Before and During Your Fire Claim

A fire insurance claim is among the most complex homeowner claims there is. The information below helps you understand the process and what to watch for at each stage.

File your claim immediately.

Contact your insurance company as soon as possible. Most policies have reporting requirements and the sooner you file, the sooner the process begins.

Preserve all damaged materials before cleanup.

Do not remove or clean any damaged materials before your adjuster has assessed the property. Emergency board-up is fine — hold off on demolition. Documentation of original damage is the foundation of your claim.

Your belongings are covered separately.

Furniture, electronics, clothing, and personal items are covered under the personal property portion of your policy — separate from the dwelling claim. Document every loss with photographs and receipts.

Request an independent contractor assessment.

You have the right to obtain an independent assessment separate from your insurer's adjuster. If the approved scope feels incomplete, contractor documentation supports your case.

Additional Living Expense (ALE) coverage.

If your home is uninhabitable, your policy likely includes ALE coverage reimbursing temporary housing and related costs. Save all receipts.

Your deductible is always your responsibility.

Iowa law prohibits contractors from waiving or absorbing your deductible. Any contractor offering to do so is breaking the law.

■ Watch Out for Post-Fire Contractors

After every major fire event, contractors from out of state arrive looking for quick insurance payouts. They knock on doors, make big promises, and often disappear after collecting a deposit — or complete substandard work that fails within a year.

Always verify: Iowa contractor license and insurance. Local references. A physical Des Moines address. No offer to waive your deductible. No demand for full payment upfront.

Taylor Exteriors & Construction is locally owned and based in Des Moines. We were here before the fire and we will be here long after it.



MATERIALS & QUALITY

We Rebuild With Products That Outlast What Was There Before

A fire restoration is not a repair — it is a rebuild. We install the same quality materials on every restoration project that we use on new construction. No shortcuts because it is insurance work.

Malarkey Vista & Legacy — Class 4 Asphalt Roofing

50-year limited warranty. NEA-certified Class 4 impact resistance. Qualifies for insurance discounts with most Iowa carriers.

DECRA Stone-Coated Steel Roofing

Non-combustible, Class 4 impact-rated with a lifetime warranty. The highest level of roof protection available.

LP SmartSide Engineered Wood Siding

50-year warranty. Rated to 200 mph wind-driven rain. Significantly more impact- and fire-resistant than vinyl.

ProVia Windows & Doors

Energy-efficient windows and entry systems built for Midwest conditions. Superior seals and frame construction.

Standing Seam Metal Roofing

Concealed-fastener panels with exceptional wind uplift resistance. Roll-formed on-site for a seamless, precision fit.





FAQ

Common Questions After a Fire

Q: How quickly can you get started?

We can be on-site within 24–48 hours. Emergency board-up and tarping can be arranged sooner.

Q: Do you handle both interior and exterior?

Yes. One contract, one project manager — from roofing through interior framing, insulation, drywall, flooring, and finish work.

Q: What if my settlement doesn't cover the full cost?

We walk through your options honestly, including what may be supplemented through a re-inspection.

Q: Can I upgrade materials during the restoration?

Absolutely. Insurance covers like-for-like. Upgrades are billed separately and clearly separated from insurance-covered work in all documentation.

Q: How long does a full fire restoration take?

Exterior-only on average: 2–4 weeks. Full interior and exterior rebuilds: 8–16 weeks depending on scope.

Q: What about smoke and odor damage?

We generally use everything from Ionizers, air scrubbers, & thermal foggers. If its beyond this it is either replaced or sealed.



You Don't Have to Figure This Out Alone.

The days after a fire are overwhelming. If your home has been damaged by fire in the Des Moines area, call us. We will come out, walk the property with you, and give you an honest picture of what you are dealing with and what comes next. No pressure. No hard sell. Just a straight answer from someone who has been through it.

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Hours: Monday–Friday 7am–6pm · Emergency calls 24/7

- ✓ Iowa Licensed & Insured
- ✓ Locally Owned & Operated — Des Moines
- ✓ Full Interior & Exterior Restoration
- ✓ Insurance Claim Documentation & Adjuster Support
- ✓ Class 4 Impact Resistant Roofing Specialist
- ✓ Workmanship Warranty on All Work