

We get a lot of questions from customers wanting to do their own work or wanting another contractor to do a part of it. We do have the ability to shift the work back to your own hands or to another contractor, and we even have some people we like. If there is a part of the work process that Covenant doesn't complete, here is how we will compute your credit.

The total of any line item not completed by Covenant will receive an overhead charge of up to 20% to recover the cost of our time to write, document, and work with insurance on approved scopes and pricing. This is the overhead charge allowed by insurance. You will be credited with the remainder.

If you are considering downgrading, doing work yourself, or having Covenant do a part of the work, please be sure you are aware of how your insurance company will view these changes and how it may affect your receiving payment towards depreciation.

If you have any questions, be sure to talk to your adjuster.