

# **Professional Loss Adjusters' Claim Process**



# 1. Review and analyze your insurance policy

Our Public Adjusters have worked for insurance companies and know the ins and outs of policies, endorsements and exclusions. Our team reviews your policy to determine its coverages and limitations and how we can best help you.



#### 2. Inspect Your Property

We perform an on-site analysis of the building damage as well as the contents. We also handle business interruption and extra expense insurance claims and additional living expense claims in the event you are displaced from your home.



#### 3. Assist you in making decisions

We specialize in handling many kinds of property claims and can help you make critical decisions along the way that will affect the speed and success of your recovery.



## 4. Create a complete inventory

We create a complete photographic and written inventory of the damage to your building and its contents. This helps us substantiate your claim. We use the latest technology to create a virtual 3-D walk-through tour, as well as still photos and traditional video.



#### 5. Prepare a detailed insurance claim

We use specialized software to help inventory and estimate the costs to return your property to its original condition.



# 6. Present and support your claim

After preparing a complete record of your claim, we submit it to your insurance company and handle all the communication on your behalf, responding to questions and requests for more information.



#### 7. Help minimize disruption and expedite your claim

We know how difficult it can be when you suffer a loss to your home or business. Our team works to expedite your claim and maximize your settlement so you can begin to rebuild as quickly as possible.



## 8. Claim settled!

Our service fee represents a small percentage of the final claim settlement, and this fee is offset by a higher settlement than you would be able to obtain by handling the claim yourself. We have helped thousands of home and business owners put their lives and businesses back on track.

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