

# ALLCITY

ADJUSTING 

*A Guide To Adjusting*

## A GUIDE TO ——— ——— PUBLIC ADJUSTING



**From The**  
**EXPERTS**

*A Practical Guide On  
How To Settle Your  
Own Loss.*

Don't Settle  
**Get More**

# LET'S GET STARTED

Call Your Insurance Company

1-3 DAYS

## IMPORTANT THINGS TO **FOCUS ON**

### LOCATE THE **DECLARATION** PAGE



Your declaration page tells you everything your insurance covers along with policy limits. Locate this page and read it carefully.

**Ask yourself "IS THE PERIL THAT CAUSED THE DAMAGE COVERED?"**

### TAKE **NOTES** / BE **DILLIGENT**

Keep notes of everything and everyone to whom you speak.

**Be dilligent. Insurance companies keep track of every word you say. Write down your statement and stick to it closely.**



### TAKE YOUR TIME / **SLOW DOWN**

Slow Down , Take Your Time, Don't Be In A Rush

**This is not a race even though your insurance company might be pressuring you.**






# PUBLIC ADJUSTING 101

## A Homeowners Guide to Public Adjusting



**//** We always recommend hiring the professional help of a public adjuster when a major incident occurs. In case you want to do this on your own, here is everything you need to know.

- 
- A dark, stylized silhouette of a city skyline at night, with various building shapes and a few lights visible. This graphic serves as the background for the steps section.
- STEP **1** UNDERSTANDING THE TERMS USED BY INSURANCE COMPANIES.
  - STEP **2** WHAT YOU SHOULD DO AFTER A MAJOR LOSS.
  - STEP **3** DON'T HIRE ANYONE UNTIL YOUR CLAIM HAS SETTLED.
  - STEP **4** TAKE PICTURES AND VIDEO EVERYTHING.
  - STEP **5** HOME SECURE, EVIDENCE RECORDED, FILE YOUR CLAIM.
  - STEP **6** HOW TO PRESENT MY CLAIM TO THE INSURANCE COMPANY?
  - STEP **7** WHAT TO DO IF YOUR INSURANCE COMPANY DOESN'T WANT TO PAY?



# STEP 1: DEFINITIONS

Learn the jargon the insurance companies use

## Actual Cash Value (ACV)

The replacement cost of home damage; Minus all your things, wear and tear. An old computer that cost \$2,000 might cost \$750 in today's value based on age and use.

## Contract of Indemnity

The contract between you and the insurance company in which the insurance company agrees to pay for your losses/damages suffered.

## Declarations Page

A page in your policy – usually the front page or a few pages in – with basic information such as your name and address, description of the property location insured, effective dates of the policy, amount of coverage and the premiums.

## Exclusions

Losses not covered because they are specifically excluded by the policy.

## Increased Cost of Construction (Ordinance and Law)

Added costs of rebuilding a damaged or destroyed building where local laws require the use of more expensive materials, services or methods than the original. This may also be referred to as building ordinance or law coverage.

## Named (or specified) Peril

Events named in a policy such as vandalism, windstorm, fire or sprinkler leakage. A named-peril policy only covers those specific events, rather than all potential losses. These policies are usually cheaper because they cover fewer risks.

## Personal Property

All other property not classified as real property, and which is easily moved. This includes furniture, clothing and household goods.

## Replacement Cost (RC)

The actual cost of replacing damaged or destroyed property with new property, in contrast to ACV. Refers to the amount it takes to replace damaged or destroyed property with new property, without consideration for depreciation.



NOW LET'S  
**MITIGATE LOSSES**



# STEP 2: MITIGATE THE LOSS

Stop The Damage From Getting Wose

1-3 DAY

## WHAT TO DO AFTER A LOSS

### ➤ Call Your Insurance Company to File a Claim.

hint

Find your insurance company number here: [www.claimnumbers.com](http://www.claimnumbers.com)  
If hiring a public adjuster he can file a claim on your behalf

### ➤ Mitigate The Loss / Stop Damage

hint

Board up windows, fix any broken water pipes, tarp any open holes on a roof, etc.  
Search the web for water or fire mitigation services if you need help stoping the damage.

### ➤ Save Your Private / Personal Items

hint

Remove any jewelry or personal items you can carry before boarding or closing up.  
If it was damaged leave it, if it's important to you and not damaged, you can take it.  
If it's old and you want to write it off, leave it.

### ➤ Request a Copy of Your Policy

hint

Call and request a complete copy of your policy from your insurance company.  
Don't be surprised if you never get one. Call us if you need help.

### ➤ Find Your Declaration Page (Policy Limits)

hint

If you can't get a copy of your entire policy. Call your agent and get your declaration page.  
The declaration page will provide you with a broad view of our policy coverage and limits.

## ASK FOR AN ADVANCEMENT

If you lose everything including cloths and other personal items you can request an advanced on your claim. Start by asking for \$5,000 - \$10,000 from your agent or insurance company directly. Be sure ask or DEMAND!



# STEP 3: DON'T HIRE A SOUL

Work only with emergency services to stop damage

1 DAY

## CONTRACTORS

### BUILD PAYOUT PRINCIPLE

Most agents, insurance companies, contractors work hand by hand. Meaning they are all on the same team. One recommends the other and vice versa. This way they are in control of the claim. Be the one in charge and only hire people you researched.

## Construction Companies Are Incentivized To Do 3 Things:

- 1 Convince you to settle faster, so they get to work and get paid fast. They don't care about maximizing your settlement.
- 2 Since contractors get paid as work is completed they tend to move sloppily to ensure faster insurance payout periods.
- 3 Take all the money for themselves. You will never see that check since it goes directly to the contractor.

## PUBLIC ADJUSTERS

### COMMISSION INCENTIVE PRINCIPLE

The goal is to recover a maximum settlement on your behalf. The more a PA recovers the more a PA can make. PA's are incentivised to get the most out of your policy, under your limits.

hint

Be in charge of the process. Insurance companies change their adjusters and what they say may change. Be sure you have notes of every conversation to hold them accountable. Keep a folder to keep track of everything you sign or say as well. Be sure you are consistent with your story as well and stick to the facts.

# STEP 4: INVENTORYING

Catalogue Damage Using Pictures, Video, Lists, Etc.

3-7 DAYS

Take pictures and videos of everything including all rooms and exterior. This will be crucial when proving your loss. Documenting your loss right after it happens provides an authentic representation of incident. Use your smartphone or other video device begin cataloguing the entire loss. This is Especially true after a water loss when it might take the insurance days to come out and by then the water damage might not be observable.

Take any personal and expensive items with you and lock the home.





# STEP 5: LOSS ESTIMATING

Preparing an estimate of all damages

3-5 DAYS

EITHER

## → Locate a Good Estimating Software

hint

If you are handy and technical there is a couple systems you can use to put your building damage estimate together. We recommend using either Xactimate or Simsol (These are programs the insurance companies use as well)

Get a 14 day free trial or buy for \$300/mo  
<https://www.xactware.com>

Get a 30 day free trial or buy for \$150/mo  
<https://web.simsol.com/pricing/>

MOST ACCEPTED

OR

## → Get Three Estimates

hint

Most companies will not take 3 weeks out of their schedules to estimate your project.

OR

## → Hire A Public Adjuster

hint

Public Adjusters know how to create a scope of damages and generate estimates.



# STEP 6A: PROOF OF LOSS

Present your claim to the insurance company

3-6 WEEKS

## TIME TO PRESENT YOUR CLAIM TO THE INSURANCE COMPANY



INVENTORY ALL CONTENTS IN THE HOME (FOLLOW THE EXAMPLE FORMAT. PUT EACH ROOM ON IT'S OWN EXCEL SPREADSHEET / DOC)

Download Excel: [www.allcityadjusting.com/docs/contents.zip](http://www.allcityadjusting.com/docs/contents.zip)

HOW TO PRESENT ITEM INVENTORY ON SPREADSHEET				
QTY	ITEM	AGE OF ITEM	PURCHASED AT	HOW MUCH
<u>3</u>	<u>BED</u>	<u>5 YEARS OLD</u>	<u>DARVIN FURNITURE</u>	<u>\$1,400</u>
<u>2</u>	<u>DIAMOND RING</u>	<u>1 YEAR OLD</u>	<u>ALBERTS</u>	<u>\$2,756</u>
<u>28</u>	<u>DRESS SHIRT</u>	<u>6/MO OLD</u>	<u>GAP</u>	<u>\$59.99</u>

### hint

Start from the left and work your way around the room clockwise till you come to the item you started on. If you took amazing videos and pictures you can do most of the inventorying at your own leisure.



GET ACCURATE DAMAGES FOR YOUR HOME (GET ESTIMATES FROM AS MANY CONTRACTORS AS YOU CAN)

HOW TO PRESENT COMPANY WORK ESTIMATES ON SPREADSHEET			
CATEGORY	LOCATION	COMPANY 1	COMPANY 2
<u>PLUMBING</u>	<u>KITCHEN</u>	<u>\$25,000</u>	<u>\$32,000</u>
<u>CARPENTRY</u>	<u>KITCHEN</u>	<u>\$15,000</u>	<u>\$25,000</u>
<u>ELECTRICAL</u>	<u>KITCHEN</u>	<u>\$12,000</u>	<u>\$10,500</u>

### hint

You can get estimates from contractors as many as you can and provide them to your insurance company. You can use an estimating program like xactimate, active takeoff, simsol, etc.. Once your estimate for the damages is ready you can present that to your insurance company including photos of the damages.

# STEP 6B: PROOF OF LOSS

## The Right Format: Get Your Sworn Statement Ready

1 DAY

Now that you finished inventorying your contents and putting your building estimate together its time to pull everything together and fill out the proof of loss.

What is a proof of loss- is a policyholder's statement of the amount of money being requested, signed to and sworn to by the policyholder with documentation to support the amount requested.

We have provided a pdf. Proof of loss. Make sure to **fill it out**, **notarize it** and send it to your insurance company with the estimate, photos and inventory list. This will start a 30-60 day period for your insurance to either accept your offer or deny.

POLICY NUMBER

### Sworn Statement

COMPANY CLAIM NUMBER

POLICY AMT. AT TIME OF LOSS

IN

AGENT

\$  
DATE ISSUED

### PROOF OF LOSS

AGENCY AT

DATE EXPIRES

To the [INSURANCE COMPANY NAME]

of [CITY STATE]

At time of loss, by the above indicated policy of insurance you insured-

against loss by \_\_\_\_\_ to the property described according to the terms and conditions of said policy and of all forms, endorsements, transfers and assignments attached thereto.

TIME AND  
ORIGIN

A \_\_\_\_\_ loss occurred about the hour of \_\_\_\_\_ o'clock AM/PM., on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.  
The cause and origin of the said loss were:

SEE ADDENDUM 1: PROOF OF LOSS



POLICY NUMBER

# Sworn Statement

COMPANY CLAIM NUMBER

POLICY AMT. AT TIME OF LOSS

\$ \_\_\_\_\_  
DATE ISSUED

DATE EXPIRES

IN

## PROOF OF LOSS

AGENT

AGENCY AT

To the [INSURANCE COMPANY NAME]

of [CITY STATE]

At time of loss, by the above indicated policy of insurance you insured-

against loss by \_\_\_\_\_ to the property described according to the terms and conditions of said policy and of all forms, endorsements, transfers and assignments attached thereto.

TIME AND ORIGIN A \_\_\_\_\_ loss occurred about the hour of \_\_\_\_\_ o'clock AM/PM., on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.  
The cause and origin of the said loss were: \_\_\_\_\_

OCCUPANCY The building described, or containing the property described, was occupied at the time of the loss as follows, and for no other purpose whatever: \_\_\_\_\_

TITLE AND CHANGES At the time of the loss, the interest of your insured in the property described therein was \_\_\_\_\_ INTEREST  
\_\_\_\_\_. No other person or persons had any interest therein or encumbrance thereon, except: \_\_\_\_\_  
Since the said policy was issued, there has been no assignment thereof, or change of interest, use, occupancy, possession, location or exposure of the property described, except \_\_\_\_\_

TOTAL THE TOTAL AMOUNT OF INSURANCE upon the property described by this policy was, at the time of the loss, \$ \_\_\_\_\_, as more particularly specified in the apportionment attached, besides which there was no policy or other contract of insurance, written or oral, valid or invalid.

VALUE THE ACTUAL CASH VALUE of said property at the time of the loss was ..... \$ \_\_\_\_\_

LOSS THE WHOLE LOSS AND DAMAGE was .....\$ \_\_\_\_\_

AMT. CLAIMED THE AMOUNT CLAIMED under the above numbered policy number is..... \$ \_\_\_\_\_

STATEMENTS OF INSURED The said loss did not originate by any act, design or procurement on the part of your insured, or this affiant; nothing has done by or with the privity or consent of your insured or this affiant, to violate the conditions of the policy, or render it void; no articles are mentioned herein or in annexed schedules but such as were destroyed or damaged at the time of said loss; no property saved has in any manner been concealed, and no attempt to deceive the said company, as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered a part of this proof.

The furnishing of this blank or the preparation of proofs by a representative of the above insurance company is not a waiver of any of its rights.

State Of \_\_\_\_\_ Insured: \_\_\_\_\_

County Of \_\_\_\_\_ Insured: \_\_\_\_\_

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_

Personally Known to Me \_\_\_\_\_

I.D. \_\_\_\_\_ Notary: \_\_\_\_\_

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURANCE COMPANY FILES A STATEMENT OF CLAIM CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

# STEP 8: GET SUPPORT

If you feel overwhelmed call for support

1-3 MONTHS

THIS GUIDE IS FOR THE PERSON THAT WANTS TO BE IN CONTROL OF THEIR MONEY AND IN CHARGE OF REACHING THERE OWN SETTLEMENT.

## OTHER TIPS & TRICKS

- MAKE SURE YOUR INSURANCE ACTS PROMPTLY AND FAIRLY. IN MOST STATES THERE ARE REGULATIONS AND LAWS THAT GOVERN HOW THE INSURANCE COMPANY IS SUPPOSED TO HANDLE LOSSES.
- DOWNLOAD A PHONE RECORDER APP ON YOUR PHONE. TELL THE PERSON YOU ARE SPEAKING WITH YOU ARE RECORDING THEM AND THIS WAY YOU CAN HAVE EACH CONVERSATION WITH EACH PERSON RECORDED.
- CHECK OUT UPHELP.ORG TO FIND OUT MORE DETAILS AND INFORMATION THAT CAN HELP YOU.

\$17,187



830%

- With a Public Adjuster
- Without a Public Adjuster

\$2,047



Source: OPPAGA analysis:  
Data refers to the median  
(50th percentile or typical)  
payment.

RECOVER

**EVERYTHING**

IF YOU FEEL STUCK AND OVERWHELMED AND FEEL LIKE YOU ARE THE ONLY ONE ON YOUR TEAM CALL US AT **844-MYADJUSTER**.

WE LOOK FORWARD TO HELPING YOU AND BRINGING OUR TEAM OF EXPERTS TO RECOVER A MAX SETTLEMENT UNDER YOUR POLICY TERMS.