



PROUDLY SERVING THE POLICYHOLDER
UNITED CLAIMS SPECIALISTS
PUBLIC ADJUSTERS



**WHY HIRING A LICENSED
PUBLIC ADJUSTER IS ONE OF THE
BEST FINANCIAL DECISIONS
YOU'LL EVER MAKE!**

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SUSKIND | United Claim Specialists



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LEVEL the PLAYING FIELD by hiring a public adjuster!

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If you've ever been involved with a property damage claim, you know how they can rattle your nerves, disrupt your life and lead to weeks (or months) of uncertainty over what's covered—what's not—and what it's going to cost. A top public adjusting firm will help you avoid the whole, forgettable insurance claim process and emerge feeling confident that you've received a maximum final payout for your losses, very often two or three times (or more) over what the insurance company was initially planning to pay.

While we have many excellent, long-term working relationships (and good friends) within the insurance industry, their business model simply does not support writing maximum checks on every property damage claim that crosses their desks. If you're not paying extremely close attention during the entire property damage process, some carriers have been known to cut corners, deny or underpay claims, and leave customers having to shell out for costly repairs.

Of course, you could always become an instant insurance policy guru and take a crack at being a general contractor to ensure that you're getting an equitable settlement. However, between career, family, finances and countless other things you have on your plate — you barely have time to read your insurance policy, let alone understand everything it says.

The only way to know for certain that you're getting a fair settlement is by hiring a public adjuster. It's the best way to level the playing field and maximize your final insurance settlement payout. One thing is for sure, if people were aware of our track record for maximizing insurance claims, they'd never sit back and let their insurance company dictate every detail of a settlement!

Remember, a good public adjusting firm doesn't just check in now and then to see how your claim is coming along — WE are actively involved with every detail from start-to-finish. You can count on public adjusters to be extremely vigilant in order to minimize or eliminate potentially expensive mistakes, underpayments — even possible insurance company wrongdoing — while doing all that we can to increase your settlement recovery.

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HOW DOES THE CLAIMS PROCESS WORK?



Advise & Assist

Advise and assist the policy holder in presenting their claim documents.



Review

Review the policy and advise insured's what they are legally entitled to claim.



Document Claim

Fully document the claim and present all facts to the insurance company.



Estimate

Provide the insurance company with a detailed repair estimate in a language they understand.



Appraise

In the event an appraisal is needed we will also manage this formal and technical appraisal process.



Experts

Provide experts if necessary to support the claim.



Negotiate

Properly & strategically negotiate the best possible settlement.



Minimize Stress

Minimize the stress and hardship of handling the claim process alone.



Maximize Recovery

We are trained to not only assist in getting your settlement, but to maximize your recovery.

'TO DO' checklist following property damaging events

- Do not** refer to water damage as "flood damage" when speaking to your insurance company. Water damage is typically covered under homeowners' insurance, but flood damage is not.
- File claim promptly.** The longer water damage sits, the harder it becomes to remediate. The chances of mold and other damage occurring increases with time.
- Do not throw things away.** Throwing things away that were damaged can negatively impact your claim. Full accounting of all damage is necessary to get the most out of your insurance claim.
- Don't clean up** until given the green light by your insurance company. This is not only for insurance adjusters to get a full accounting of the damage, but this type of work should also be handled by professionals.
- Keep receipts** for ALL remediation services, replacements, and anything else, AFTER being given the green light by your insurance to begin cleanup and repairs. This will be necessary to ensure proper compensation from your insurance company.
- Call United Claims Specialists.** We will review your property insurance policy to understand the maximum you can receive for your damages. We will visit the property to prepare a detailed estimate of all costs necessary for property repairs, and will handle the claims process with the insurance company to make sure everything is paid for what is owed.

Should you **question** your insurance company when they say,

'Don't worry, everything is paid for'

United Claim Specialists helped them
with their Windstorm Claims

OUR CLIENT DESERVED \$1.4M

SO HE GOT



YOU CALL. WE CLAIM. YOUR MONEY.

Unfortunately, there has always been an inherent conflict of interest between insurance carriers and policyholders. And while many insurance company adjusters attempt to be as fair as possible, they are oftentimes, simply not equipped, educated or authorized to the degree needed to offer maximum payments for every policyholder's claim. As I've touched upon, it's NOT in your insurance company's best interest to give you the biggest possible property damage settlement!

Even IF your insurance company approves coverage for your property claim, do you REALLY have the skillset to expertly assess whether it's a fair settlement or not? For example, do you have the background to make sense out of pages of repair estimates that carriers must legally provide – let alone all of the technical language contained in the final settlement? Without a licensed public adjuster squarely in your corner, how are you supposed to know if your insurance company is paying for everything they're obligated to cover under your policy, or worse – underpaying you? You're NOT! And if that's the case, how can you possibly be sure when they say, "Don't worry... everything was paid for."

As public adjusters, you can count on us to fully breakdown every word of the final settlement offer to determine whether or not it's a solid offer or if more negotiations are required to reach the proper number warranted by your damages.

NOTE: On those rare occasions when the insurance company completely denies your claim, or the negotiation process stalls out, or is substantially undervalued, my firm may consult with an attorney on your behalf to determine the most productive legal path forward. For the record, public adjusters and attorneys are the only professionals licensed by the state to represent policyholders during the property damage claim process.

In most cases, it's always a good idea to engage a public adjuster over an attorney and then let your PA decide if it's necessary to bring in legal representation. (More about that shortly)

Before signing off your property damage settlement, get a second opinion from a public adjuster

For most people, purchasing a home is the single biggest financial investment they'll ever make. Yet, when your home sustains property damaged from a storm, water, wind, fire or theft – the majority of people just leave it up to their insurance companies to make everything right again. That's understandable. After all, you've had the same insurance company and probably the same agent for years, even decades.

Perhaps you exchanged holiday cards, shared pictures from your last vacation and compared notes about how the kids are doing at college. And why not? Your insurance agent is undoubtedly a very nice person who has your best interests at heart. However, will your loyalty be returned after you've filed a property damage claim? Don't count on it!

Remember, regardless of how loyal you've been to your insurance company over the years, they're overarching focus is to keep your final claim payout down to an absolute minimum. It may surprise you to learn that most insurance agents aren't experts about the intricacies of the property claim process – or even the finer points of the insurance policy they sold you years ago. All of those details are handled by the company.

Even if you didn't hire a public adjuster at the outset of the property damage claim process, it's always smart to bring one in for a second opinion even after you were paid an initial sum of money. I'll give you an example. Let's say you have a burst pipe that damages your beautiful kitchen cabinets and flooring to the tune of \$30,000. However, your insurance agent drops a bombshell by informing you that plumbing repairs aren't covered in your homeowner's policy.

Wisely, you bring in a public adjuster to review your policy and property damage claim. The public adjuster discovers that while it's true the policy does not cover plumbing; it does, however, cover ALL damages associated with the broken and leaking pipe – including kitchen cabinets and flooring.

So instead of going out-of-pocket for tens of thousands, your kitchen is fully restored at no charge other than your deductible, which is simply taken out of the final settlement check. Don't get me wrong. It's not that the agent was trying to mislead you, they don't usually understand all of the intricate details of a property damage claim. In fact, insurance agents often reach out for our "take" on policy language.

Again, we also have many good friends in the industry. However, their job is to keep payouts down to a minimum, while our job is to maximize final settlements. It doesn't mean we can't work very well together – and we do. We just have different agendas from the outset.

YOUR INSURANCE HAS AN ADJUSTER, SO SHOULD YOU



INSPECT

We send a professional to the property as soon as possible to inspect and accurately document damage.

RESPOND

We take care of the entire claims process and negotiate with the insurance to ensure your damage is covered.

RECOVER

Insurances are in the business of paying as little as possible for damages that occur. **UCS gets you the biggest payout.**



Public adjusters **say ‘NO’** to ‘Cutting Corners!’

**PEOPLE WHO USE A
PUBLIC ADJUSTER TO MANAGE
THEIR CLAIM GET 700% HIGHER
PAYMENTS, ON AVERAGE***

In the pursuit of keeping insurance payouts down to a minimum, insurance companies have been known to “cut corners” when it comes to repairing your home or business.

For example, some insurance companies believe that minor repairs can somehow fulfill their obligation to bring a property back to its “pre-loss condition”. Well, it’s often impossible to bring ANYTHING back to pre-loss condition without fully replacing the room or rooms affected. For example, a carrier might approve the replacement of three feet of damaged wood cabinets below the kitchen sink, and then simply ‘reface’ the rest of the cabinets to match. This doesn’t fly with my public adjuster firm, because in most cases the policyholder is entitled to a full kitchen cabinet replacement, which could easily save the insured \$25,000 or more depending on the materials used and number of cabinets.

To sum up. Do yourself a favor and hire a public adjuster to watch out for your interests during the entire property damage claim process. We’ll make sure that no corners are cut in the repair or reconstruction of your home or business.

**According to a Florida Government study, “claims with public adjuster representation during Hurricane Wilma received an average of 747% more money than those without”. <https://oppaga.fl.gov/Products/ReportDetail?rn=10-06>*

Making repairs before your insurance company has inspected the damage could hinder your property damage settlement

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After your home or business is damaged, it's only natural to jump in and start making a few repairs right away. After all, who wants to live with gaping holes in your wall, a messed-up floor or leaky roof? However, making repairs of any kind before your carrier has visually inspected all of the damage can seriously jeopardize your claim and final settlement. In fact, it's possible that your insurance company could actually deny your claim. From their viewpoint, you never allowed them a chance to confirm the extent of the damages, so the case may be considered prejudiced.

Here's a large-scale example of what I'm talking about. Hurricane Irma became the costliest storm in U.S. history when it bludgeoned much of South and Central Florida as a Category 4 storm on September 10, 2017. Between wind and water damage, Irma racked up \$50 billion in losses. With insurance companies and contractors bogged down with claims, thousands of homeowners took matters into their own hands by temporarily sealing portions of their tile roofs to stop the leaks. In the process, they had also inadvertently covered up valuable evidence of damage needed to secure sizable insurance claims, including wind cracked or dislodged tiles that would have easily failed the industry's pressure testing protocol.

As result, countless claims were denied by insurance companies in the area. Thankfully, a number of homeowners brought my company in to help sort out the mess, and we were able to resolve virtually all of those cases on behalf of our clients. In the few cases where the insurance companies still wouldn't budge, we recommended or consulted with top property litigation attorneys to help settle the disputes.

Let me point out that insurance companies haven't always taken such a hardline stance on the matter. In years gone by, a homeowner or business could make repairs as long as they documented all of the damages with detailed photos and receipts. Those days are pretty much gone. However, there are circumstances when certain repairs may be permitted by your carrier to make a residence "livable". Just be sure to get all approvals in writing before starting any repairs. Or better yet, contact a local public adjuster and let them handle everything with your insurance company for you!

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In the event that your insurance company has denied your property damage claim, or portions of it, because repairs were made, please don't hesitate to contact our company or a public adjuster in your area. Rest assured, licensed public adjusting firms will do everything they can to fight on your behalf. For example, we have a long history of winning property claim settlement cases that looked like lost causes or were long ago finalized.

Public adjusters go the extra mile for their clients

There are times when insurance companies may need a little extra nudge to see the claim our way. On those occasions, we may bring in experts from various professional disciplines, including window specialists, engineers and leak detection pros to collaborate our position. We've even hired drones with thermal imaging technology to detect hidden roofing moisture issues that are easily overlooked during conventional inspections. In these cases, we're usually negotiating for total roof replacements, rather than merely patch jobs. The point is, we'll do whatever it takes to prove our client's claims and secure the property damage settlements they deserve.

What you don't know about your insurance policy could cost you!

Case in point, a growing number of insurance companies in Florida now cap the amount of water damage coverage at \$10,000. As you might imagine, it doesn't take long for that \$10,000 to evaporate into thin air. Just call in an emergency water mitigation company with their industrial fans, start cutting holes in your walls and baseboards and before you know it, you're looking at \$10,000 to \$20,000 worth of expenses. If you had known the limitations of your policy, you might have demanded that your agent find you a policy that actually properly protected you!

The reality is that few people have the time to pour over their homeowner's insurance policies or even if they do... understand everything they are reading. The best bet is to give a public adjuster a call first. Most public adjusting firms like ours are more than glad to offer you an invaluable free consultation.

The **CLOCK** is **TICKING** to file a property damage claim

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From the moment your property has been damaged by storms, water, wind, hail, fire or theft — the clock is ticking on filing an insurance claim. Property damage filing deadlines vary from state-to-state and sometimes revolve around the specific language used in your policy itself. In Florida, for example, the statute of limitations for filing a claim is five years for a non-catastrophic claim like a fire or broken pipe and three years for a claim filed for an event relative to a governor declared emergency (like a hurricane). However, we've handled cases where the policyholder was initially denied after just two and a half years (due to "late reporting").

While it's ALWAYS better to file your claim in a timely fashion, that doesn't mean an experienced public adjuster can't intervene on your behalf to either supplement or reopen an old claim — even years down the road. Like other licensed adjusters, we do it all of the time!



When **DON'T** you need a public adjuster?

You won't really know unless you ask

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In the case of a relatively small loss, say \$15,000 or less, you may not need a public adjuster at all. The same holds true for a total and complete loss. Candidly, though, there's often no way that a home or business owner can properly assess the extent of their property damages until they've at least consulted a public adjuster to get a second opinion. As I've mentioned, most public adjusters are happy to discuss your property damages and offer sound advice at no charge.

Beware of "ambulance chasing" law firms

We work with a number of top notch, excellent law firms on behalf of our clients. However, in the aftermath of a significant storm, don't be surprised when some opportunistic law practices knock on your door in hopes of handling your property damage claim. Remember, law firms are set up for protracted legal cases that could take years to settle and rack up tremendously high fees. Conversely, a public adjuster's objective is to maximize your insurance claim as quickly as possible, so you can get your life back to normal. Again, there are times when we may bring in an excellent property litigation lawyer, but only after we've exhausted all of the potent negotiating tools at our disposal.

When is your property damage claim REALLY over?

As the late, great Yogi Berra is credited for saying, "It ain't over 'till it's over." The same can be said for property damage claims. Up until you sign off on the final document releasing your insurance company from any further payment obligation OR an appraisal award is signed, your claim remains open or able to be re-opened. For example, it's very possible that as the restoration process progresses, and walls or floors are ripped open, additional damage may come to light. In that case, a public adjuster would immediately negotiate to supplement the claim on your behalf.

There are many other scenarios that could trigger reopening or supplementing a claim. If you feel you have a property damage case is in need of review, visit United Claims Specialists at www.ucspa.com or call **855-321-LOSS (5677)**.

Real life examples of two different property damage claims

As you know, our job is to help make the insurance claim process as stress-free and EASY as possible. Here are just two real life examples from my company.

On the homeowner side

We had a homeowner in her eighties whose house had been severely damaged by Hurricane Michael. The interior of her home was basically underwater with damage everywhere, including a beautiful old piano that her late husband loved playing. As her insurance claim dragged on, heavy rainy day would bring more issues forcing her to seek temporary housing on several occasions. Well, not only were we able to negotiate considerably more Additional Living Expenses (ALE) from her insurance company than was stated initially, but we also wound up negotiating a \$300,00 insurance settlement. We even had her beloved piano totally restored – she was overjoyed.

On the commercial side

We were hired by a condo developer whose rental complex suffered extensive hailstorm damage. The insurance company estimated the damages to be \$450,000. Unfortunately, his deductible for WIND or HAIL was \$650,000. Once we were hired by the policyholder, we started negotiating with the insurance company and settled the claim for \$2.5 million in just under six months. Even better, we found that there was another “deductible buy-down” insurance policy that was in place specifically designed to pay off 600,000 of the 650,000 deductible! We call that a big win folks.

Questions to ASK before hiring a public adjuster

As with any decision with significant financial implications, when hiring a public adjuster company, it's important to ask a few very specific questions first, such as:

1. Do you have experience settling claims for residents and businesses in my city and neighborhood? If so, for how many years?

It's always a good idea to hire a public adjuster that knows your neighborhood well, along with insurance company representatives in your area. When we sit down to negotiate with an insurance company on a client's behalf, being on a first-name basis with the person on the other side of the table can always help.

2. Do you have experience settling insurance claims similar to mine?

- Let's say you wanted to put your 12-million-dollar estate on the market. Well, you most likely wouldn't hire a real estate agent whose only experience was selling homes in the \$200,000 price bracket, right? The same holds true for hiring a public adjusting firm. In the case of my company, we have settled literally thousands of claims over the last decade ranging from \$30,000 to 30 million dollars and everything in-between.

3. Is the public adjuster licensed in your state?

- Requirements and testing to become a licensed public adjuster may vary from state-to-state. In my company's home base of Florida, for example, there is an additional requirement to pass an online Adjuster Accreditation Course to become an apprentice for six months before becoming eligible to be a fully licensed adjuster. Only after successfully completing that course can candidates take the state exam to obtain a fully licensed public adjuster. In other states, individuals can take the state exam without any required apprenticeship.

4. Does the public adjusting firm offer comprehensive training for new PAs?

- We all know that tests don't prepare us for the real world. The same holds true for public adjusters. That's why my company offers on-the-job training on claims, estimating, negotiating, claim origination, understanding policies, damages and many other "real world" challenges that often come up when representing property owners. In the case of my company, people that join our team have the opportunity to shadow experts in each segment of the process to ultimately become highly qualified public adjusters.

5. Does the public adjuster company have the infrastructure and staffing to fully offer the personalized service you deserve?

- A one-person public adjuster shop or very small company might do solid, professional work, but they might also become overwhelmed and not be able to provide the degree of attention your claim requires. My firm is fully staffed with public adjusters, claim specialists, and loss consultants under one roof ready to handle your property damage claims from start-to-finish.

6. Is the public adjuster willing to offer free advice on a very small claim?

- My firm is always happy to offer FREE consultations to any property owner regarding their property insurance coverage or property damage issues.

5 Common Property Damage Mistakes to Avoid

To quickly recap, here are 5 common property damage mistakes to avoid.

- 1. Making repairs before the final settlement, because they could jeopardize the entire claim.**
- 2. Waiting too long to file a claim.**
- 3. Failing to document and photograph all of the damages.**
- 4. Thinking that your agent is a claims expert. “Your agent might be a wonderful person, but most know very little about the claim process itself, and often ask us about exactly what’s covered.”**
- 5. Check out the public adjuster’s testimonials. You’ll get a good idea what people think about the company.**

Finally, when your property sustains damage — **call a public adjuster ASAP!**

If you’ve experienced home or business property damage due to water, storm, fire, flood, roof leaks, robbery, vandalism or lost income — and would like to maximize your insurance claim and protect your assets, visit United Claims Specialists at www.ucspa.com or call **855-321-5677**.