MILLER Public Adjusters

Ultimate Guide to Recovering

After a Fire Loss

You've Suffered a Loss-Now What?

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This company was founded because of the need for policyholder advocacy. Too many times they struggle with their insurers during the claim process and we are here to level the playing field. We ensure policyholders are treated fairly and get the maximum amount on their claims. We look out and work for YOU, the policyholder.

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You’ve Suffered a Property Loss, Now What?

When your home is damaged due to an insured peril, there are many issues to consider at once. Everything is important. Everything requires attention. The claim process may make you feel frustrated. Thinking about your damaged home may leave you with an overwhelming sense of loss. Yet, you must get your family to safety, evaluate your current needs and do whatever it takes to get your life back to normal.

Bouncing back from a difficult loss will take time, effort and a lot of patience. It makes sense to believe that your Homeowners insurance company would be first in line to ease your initial anxieties, pay the cost of repairs and facilitate the process of restoring your home. That doesn’t always happen the way it should. Since you have the most at stake, it’s important for you to take the lead.

You must get the insurance company and contractors on track and keep them there. You must see that repairs are completed the way you want and that the insurance company gives you a fair settlement.

Notify Your Insurance Company

Your policy requires that you give "prompt notice..." to the insurance company or its agent. If securing your property causes a minor reporting delay, your company should understand. To avoid any future allegations of untimely reporting, have someone else make the report on your behalf while you arrange for emergency repairs and clean-up.

When you contact your insurance company, make certain you have your current policy number and the exact name as listed on your policy declarations page. Agency and insurance company contact numbers should be stamped on the policy jacket or printed on a label. If you purchased your policy online, visit the company website and follow the outlined reporting procedure.

Arrange Temporary Repairs

If your home is in danger of continued damage, you should immediately do whatever it takes to stop any additional problems from occurring. The costs are covered by your Homeowners policy, under Section I Property Damage - E - Additional Coverages - "Reasonable Repairs."

- This is not a good time to try a "DIY" approach. Arrange for a contractor to complete your emergency repairs. Check local directories and online listings for a contractor that offers emergency services.
- Contact utility companies to inspect your premises and arrange an emergency disconnection of gas, electricity and water if these services present a continuing danger.
- If it's safe to do so, separate damaged and undamaged contents. Don't throw any personal property away until the insurance company has the opportunity to inspect it.

Emergency repairs help you comply with the Homeowners policy "Duties After Loss" provision that requires you to "...protect the property from further damage..." For example, if a fire caused a hole in your roof, you should find a contractor to tarp the hole before rain causes subsequent problems. Homeowners policies also exclude coverage for damages due to "Neglect," or failure to use "reasonable means" to save and preserve property after a loss.

What is the Best Way to Clean Up?

Including strategies to tackle different types of clean up

Any clean up required to restore your property after an insured peril is considered "Property Damage" by virtue of the policy definition: "... physical injury to, destruction of, or loss of use of tangible property."

If your home requires clean up, it's best to proceed immediately but with caution. A water-soaked home may be dangerous. If the electricity is still functioning, it may combine with water to create an electrocution hazard. Water and debris create hazards that may lead to falls and injuries.

Your insurance company owes reasonable clean up costs as a result of a covered peril. The type of clean up you will require depends largely on the nature of the peril involved. It's best to hire a professional, at least during the initial stages. When you search local services, you will find listings for fire restoration professionals who specialize in soot, smoke, water, mold, and other specialty clean up operations.

CLEANING **STRATEGIES**

Smoke Damage

Even when your visible fire damage is minor, smoke damage can spread throughout the entire house. It seeps into wall coverings, carpet and fabric furnishings, leaving behind an acrid odor that feels unhealthy to breathe. Unless it's properly removed, a smoky odor can last indefinitely. Your smoke-damaged home and contents will need more than cleaning. For effective smoke damage removal, you will need a professional to remove smoke odors from the air and clean and deodorize surfaces with ozone-based machines or other specialized equipment. If walls have a smoky smell, the drywall, wallpaper or painted surfaces might require replacement.

Soot Damage

Soot leaves a chalky black film over your home interior and furnishings. As with smoke, soot requires a professional to clean it properly. Even after cleaning, some soot-damaged portions of your home and furnishings may maintain a gray dingy look and a smoky smell. These items may need replacement. The longer soot is allowed to remain, the more damage it will cause. Soot is made up of small particles, so it can easily penetrate and damage electronics, corrode metal surfaces, and pollute the air you and your family breathe.

Debris Removal

Debris Removal is covered under a Homeowners policy's "Additional Coverages." It pays the costs to remove debris and property destroyed due to an insured peril. To minimize any coverage issues, don't toss out destroyed items without fully documenting the value and giving the insurance company the opportunity to examine the damage.

Mold

Mold can be an obvious hazard or it can be hidden inside walls and under floors. Your policy should pay mold removal costs when it's a result of water saturation due to a covered peril. You should clarify coverage for mold removal with your insurance company. There are several situations where mold is not covered.

Water Damage

When water enters your home, it soaks into walls, flooring, cabinets, and contents. Lingering moisture can ruin paper, fabric and electrical appliances. To salvage anything that's been water-soaked, you must:

- Immediately separate undamaged from damaged items.
- Remove them to prevent further water damage.
- Dry wet or damp items to prevent mold and mildew.
- Take salvageable appliances to a dealer for repair.
- If your electricity is functional, safely rent a heavy-duty blower with available heat to quicken the drying process.

How Do I File an **Insurance Claim?**

If your circumstances are urgent and you leave a mobile phone number, your company might respond to you by phone within minutes instead of hours or days. If you report a catastrophic loss during the day, an adjuster should drop everything to meet with you and inspect your home.

Once you make initial contact with your agent, your insurance company or a designated toll-free reporting hotline, your insurance company should make the next move. The timing of the insurance company's follow-up will depend on the sense of urgency you convey when you report the claim.

- If your damage is catastrophic and you need immediate answers and assistance, explain that clearly when you make your initial report.
- If you can only reach the insurance company's voicemail or answering service instead of a live person, leave an urgent message and a phone number where you can be reached night or day.

PREPARE AN INVENTORY

It’s a good idea to keep your final inventory in mind from day one. Ongoing claim notes will help to document your damages and provide the inventory details you need when you need them. Maintain a notebook with notes on conversations, documentation of damaged items, photos, product brochures, contractor’s estimates, receipts for extra expenses incurred since the date of the loss, and anything else you feel is relevant to your claim. The adjuster might not need all of these things, but it will help trigger your memory when you must supply loss details and submit your proof of loss.

Do I **Need a Contractor?**

If the adjuster recommends a repair contractor, you don't have to use them. Insurance company-approved contractors are often selected because they have an established working relationship and will complete repairs based on an adjuster's appraisal. Insurance company-approved contractors still work for you, but the insurance company maintains an influence that might prevent you from getting your home repaired the way you want.

It's your choice, but you should consider getting contractor recommendations, asking for independent estimates, interviewing several contractors and choosing your own. Make certain the contractor you choose has experience in repairing the type of damages you're dealing with. Remember, not all repair contractors can handle smoke, soot and other non-construction damages. Those issues require an experienced fire restoration service.

Where Do I Live During Repairs?

If your home will be uninhabitable for an extended period, you should make arrangements for long-term relocation. An experienced property adjuster may offer recommendations for a convenient residential hotel with weekly or monthly rates. If you prefer an arrangement that's closer to living as you normally would, try a short-term home or apartment lease. If living with relatives is an option, ask your insurance adjuster about a reasonable living allowance you can offer in exchange for living quarters.

Your additional living expenses are covered as "...loss of use..." included within the definition of "Property Damage." It is explained in detail under Coverage D - "Loss of Use." Additional living expenses pays for meals, extra transportation costs, and other items for which you incur extra expenses because you are can't live at home.

Am I Covered?

If your insurance adjuster makes an unfavorable coverage decision, don't accept it without doing your own research. When you have major home damage, it's important to develop a personal understanding of what is and is not covered under your policy. Here are a few of the basics:

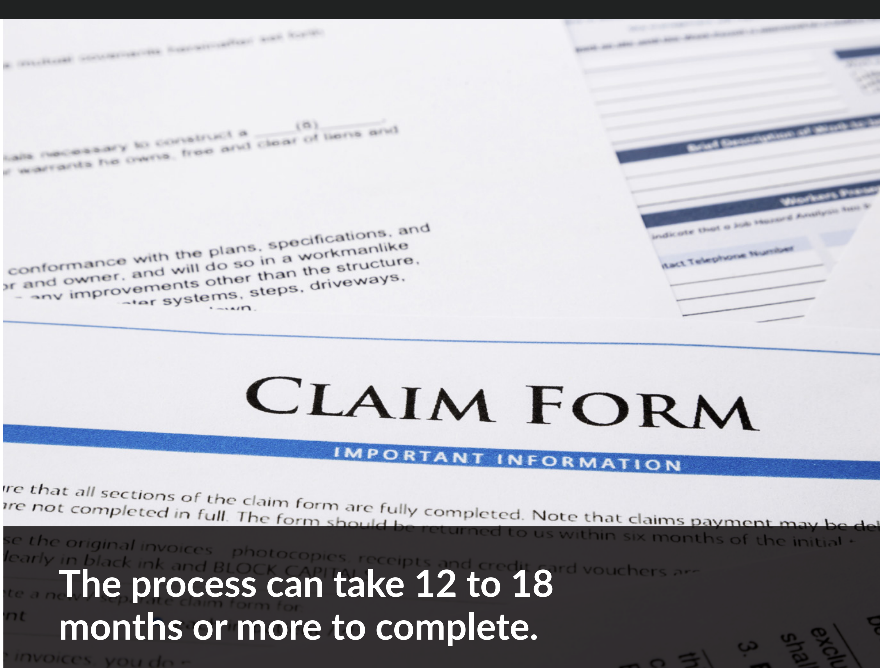
- Your policy Declarations Page lists the covered property, policy period, coverage amounts, deductibles and insureds.
- Your Homeowners policy's Section I - A and B provides insurance for "…risk of direct physical loss…" for your "Dwelling" and "Other Structures."
- "Coverage C - Personal Property" insures for "…direct physical loss…" caused by the perils specified in this section.
- Certain property and situations are limited or excluded by other policy provisions and exclusions.
- Dwelling damages are paid at replacement cost as long as you comply with a policy requirement to insure your home to 80% or more of its full replacement cost.
- Personal property and certain decorative structures such as awnings are paid based on actual cash value. The insurance adjuster calculates replacement cost then applies a depreciation factor. If you feel the adjuster is deducting too much depreciation, you should negotiate a better deal.

Dwelling damages are paid at replacement cost on some policies

How Will the Insurance Company Handle My Claim?

Once your insurance adjuster appraises your damages, calculates your contents and additional living expenses losses, and the contractor has begun working on your home, the company may want to send you a settlement check, execute the paperwork and close your claim file. If an early settlement offer is not acceptable to you, you don't have to sign away your rights just because the adjuster asks you to. As long as you cooperate and submit the required documentation in a timely manner, you have the right to wait until you are ready to settle.

You should feel confident that the work will be completed to your satisfaction and the company will cover any supplemental damages. After you sign a release, the insurance company doesn't have to pay you any additional money. Even though you feel pressured to settle, you should hold off until you are comfortable with finalizing your claim.



The process can take 12 to 18 months or more to complete.

How Long Will it Take to Settle My Claim?

Before beginning a major restoration project, contractors must order material, hire subcontractors, rent equipment and fit your repairs into an exisiting schedule. Once they begin, the restoration process could take 12 to 18 months. It could take more.

Your contractor may encounter problems that require alternate construction methods. With extensive damages, it's typical for the construction crew to encounter supplemental damages which require additional repair funds. Patience will be an important ally as you wait for your repair contractor to transform your damaged home into the home your remember. Only then should you can feel confident to settle your claim.

How Will This Affect My **Property Value?**

Property valuation is important to the homeowner after a catastrophic loss. It's not necessarily a common problem unless there is an issue with repair quality.

- Cleaning and fire services contractors generally perform well on odor removal and cleaning jobs.
- Repair contractors rebuild with new materials and must comply with newer construction standards.
- If your home was damaged extensively, your repairs could amount to an update and upgrade of your original home.

If you have concerns over your restored property value, contact the local official responsible for property valuations in your area and ask for a new property appraisal.

Contact local officials responsible for property valuations in your area.

WILL I GET EVERYTHING I'M OWED?

Your primary goal should be to get your insurance company to pay for returning your property to pre-loss condition without any out-of-pocket costs. That can mean matching the paint on your wall, matching shingles on your roof or not smelling a lingering smoke odor each time you walk in the door. Your adjuster might want to take the expedient route, offering an early or "lowball" settlement to close the case. Getting what you are owed may require aggressive negotiation. If you don't try, you might have to live with the unpleasant results for years to come.

SHOULD I GET PROFESSIONAL HELP?

Coordinating a home restoration after a major loss can be complicated. You must learn new skills and add new duties to the list of existing home-,family- and job-related responsibilities. It's important to understand that you have the right to hire someone to help you through the process.

A public adjuster is a highly trained insurance professional with extensive experience. For a small percentage of your claim payment, your public adjuster will work with your insurance adjuster and insurance company, but represent ***your*** interests alone. When a public adjuster takes on your claim, the involvement, knowledge and dedication can help you level the playing field.

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