

# The Greenspan Co./Adjusters International



## HOMEOWNER CLAIM CHECKLIST

How much you know and understand about each item on this list affects your recovery. Don't be reactive, be proactive.

Get educated **before** you meet with your adjuster!

- Review your insurance policy.
- Make sure all forms and endorsements are attached to your policy.
- Request a certified copy of your policy.
- Determine how much coverage you have on your building, personal property, and additional living expenses.
- Identify replacement cost extension on dwelling and how much.
- Identify code coverage, if any.
- Identify debris removal extension, if any.
- Determine landscaping coverage and limits.
- Determine appurtenant structure limits.
- Determine type of replacement cost, i.e. functional?
- Photograph or video the property as necessary.
- Determine personal property coverage extensions.
- Determine the definition of replacement cost and actual cash value.
- Is market value defined in policy?
- Determine limitations, if any, on classes of personal property, i.e. money, stamps, jewelry, etc. How they affect claim.
- Is the policy ALE only? Can claim be made for loss of fair rental value?
- Meet with you to identify your goals, needs, wants.
- Map preliminary strategy to achieve goals, needs, wants.
- Explain the policy to you.
- Explain the role of all the vendors.
- Discuss emergency board up, what is needed, what is not needed.
- Discuss the ramifications of a board up company contract that includes the rebuild of the house.
- Discuss why it's important that a board up agreement be specific, with costs.
- Establish the role of the contents cleaning company, if necessary.
- Identify the scope of work of the contents cleaning company.
- Discuss the ramifications of the contents cleaning agreement.
- Identify whether the contents cleaning agreement is for a pull-and-hold, or pull-and-clean.
- Do a detailed inventory of items as they are removed from the house.
- Determine electronics relative to the cleaning company.
- Discuss the need for a price sheet from the cleaning company.
- Discuss what happens when there's not enough insurance to pay the cleaning off the top.

**THE GREENSPAN CO./  
ADJUSTERS INTERNATIONAL**  
The *right* way to settle claims®

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### Increased Financial Settlement

**88.5%**  
greater settlement  
payments \*



\* As of 9/18/14 residential schedules on file.



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- Discuss whether the insurance company will pay the contents cleaning company bill even if the contents limits are insufficient.
- Discuss whether the contents cleaning company will get paid even if the items don't clean.
- Discuss hotel protocol, what is covered.
- Discuss food expenses, what is covered.
- Discuss pets and animal coverage, and what is covered.
- Discuss pool expenses, and what is covered.
- Discuss how to find housing.
- Discuss how comparable housing is defined.
- Discuss rental furniture versus replacement furniture... Rent to own.
- Meet with the adjuster.
- Identify who the adjuster is using to estimate damages.
- Identify other claims where that estimator has been involved. Research the estimator's estimating style
- Research the adjuster's estimating history.
- Discuss with the adjuster whether there will be an agreed-upon scope.
- Discuss with you why an agreed-upon scope is important.
- Research the adjuster assigned to your claim.
- Based on who the insurance company is using to estimate the loss, determine the best estimator to use on your behalf.
- Set up a meeting with our adjuster, the company adjuster, and both estimators to agree upon a scope of loss.
- Participate in the scope meeting to argue the application of the insurance policy in your favor
- Discuss with the adjuster how the personal property will be handled.
- Assign an inventory specialist to meet with you to discuss the inventory.
- Discuss timing & strategy for the preparation of your inventory.
- Discuss with you the difference between out-of-sight items and items that are identifiable.
- Prepare a detailed inventory of everything that can be inventoried.
- Meet with you and your family to recreate those portions of the house that cannot be identified.
- Price every item of your inventory (usually 3,000 - 10,000 items) and determine a replacement value for every single item.
- Identify age and condition of every item on your inventory and apply a depreciation factor for each.
- Review your inventory with you in detail for accuracy.
- Submit your inventory claim.
- Review the estimates prepared for the reconstruction of your home.
- Prepare a bid comparison of all the estimates, comparing the insurance company estimates to ours/yours.
- Identify areas in the estimates that might be incorrect.
- Negotiate the building claim.
- Negotiate the personal property claim.
- Accumulate all of your additional living expense receipts and prepare your claim.
- Submit your additional living expense claim.
- Identify what your normal costs are that need to be deducted from your ALE claim.
- Negotiate your ALE claim.
- Meet with you to go over each portion of the claim as and when necessary.
- Be your sounding board all along the way to deal with the emotional aspects of being displaced.
- Work with you to strategize at all times.
- Successfully conclude your claim.

**Call us** today  
to find out what **we**  
can do for **you**