



ADJUSTERS INTERNATIONAL

The *right* way to settle claims®

When filing a water or flood damage insurance claim, there are many factors that need to be taken into consideration. To help you navigate the process, we have put together several talking points for you to review. Having a full understanding of each of the below bullet points is crucial to documenting, filing, and successfully settling your insurance claim.

If any of these questions give you pause, please feel free to reach out to us for a no-cost discussion about your claim.

- Water extraction verses replacement of water damaged materials. Are you prepared to have this discussion?
- What is black water and why should you care?
- Sewer back up versus a sewer fill up, two different things and one is not covered. Are you prepared to guess what is covered? What do you need to know before you call your insurance company?
- Often times mold is specifically excluded, but in some instances there is coverage available. What do you need to know before discussing mold and fungus? How you tell your story can affect your recovery.
- How does water affect your machinery, electronics, and computers?
- Does restoration of machinery, electronics or computers reduce the item's useful life? Should you be compensated?
- Water can stain unfinished wood. Insurance companies want to paint, stain or seal the wood instead of replacing it. Is that fair?
- What is your broker or agent's role?
 - Will he/she be adjusting the claim?
 - How many claims has he/she handled?
 - Will his/her role be active or passive?
 - When faced with supporting your position or the insurance company's, where will he/she stand?
- Is there coinsurance in your policy? Properly managing coinsurance can prevent disaster. Not properly managing coinsurance can put you out of business!
 - If there is, what does it mean?
 - If there is, did your insurance adjuster tell you? If not, why not?
 - How is coinsurance calculated: on replacement cost or actual cash value?
- Is there a methodology to properly photographically document the loss?
- Is a moisture survey necessary? Why or why not?

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- When mold coverage is either limited or excluded, in concert with your chosen professionals, be certain to record RH%, photographically document the damage, and create a moisture map *before* removing ALL wet building materials.
- Prompt inspection and documentation is key to a successful claim. It takes a trained professional to identify and document water damage. Do you have the right expert lined up? Should you trust the insurance company's experts?

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