



ADJUSTERS INTERNATIONAL

The *right* way to settle claims®

When preparing a hail 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.

- How is hail damage determined/identified?
- Can there be damage to the roof without any visible damage?
- Repair vs. replacement based on a 'Test Square.' Depends on where the test square is done.
- Air conditioning units: repair versus replacement. Can repaired units have the same efficiency?
- Roof tiles - chipped tiles. Do they need to be replaced?
- Value engineering a different roof covering vs. paying for what was actually damaged. Is that a good strategy?
- Appearance allowances. Do they make financial sense?
- Do you have to live with dents?
- Chipped stucco. Replace? Top coat? Matching issues
- Exterior paint. Requirements/protocols regarding matching all sides.
- 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?

Prompt inspection and documentation is key to a successful claim.

It takes a trained professional to identify and document hail damage. Do you have the right experts lined up? Should you trust the insurance company's experts?

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