



CHARTER CLAIMS

We can help you get the most out of your insurance claim!

charterclaims.com



Dealing with Fire Damage Claims

When a catastrophe happens, everything can seem to happen quickly and painfully slow at the same time. Dealing with the emergency aspect and all the immediate problems at hand. But what happens once the emergency passes, putting everything back together can be painfully slow. The next few days, weeks and months can seem overwhelming to even the most organized and level-headed property or business owner. It can be confusing to know what your next step should be, who to call, in what order to complete tasks, and in the process do and say the right things to ensure that you're paid what is truly due you from the insurance carrier.

You've probably realized that the next steps will involve dealing with insurance companies, repair contractors and an unknown list of tasks that you're not even aware of yet. What should you do to ensure that you get the most from your property insurance claim? Now is the best time to involve a professional who can help reduce your feelings of stress and anxiety so that your life can return to normal.

Contents

UNDERSTANDING YOUR POLICY
Your responsibilities as an insured
>>> P. 2

IDENTIFYING DAMAGE
Tips to identifying where the damage is
>>> P. 3

KNOWING YOUR CLAIM
Document and Organize every step
>>> P. 4

CHARTER CLAIMS CAN HELP!
Benefits of hiring a public adjuster
>>> P. 5

Understanding Your Insurance Policy

Finding and understanding the information in your insurance policy can be invaluable and can help prioritize the most important tasks to complete at this time.

Section 1 Conditions and/or Your Duties After a Loss

This section of your policy is essentially a compliance to-do list with your insurance policy.

It is important to adhere to your responsibilities listed in this section to ensure the insurance company isn't provided with a reason to not pay or deny your claim.

Some examples of your duties after loss may include actions such as

- Secure your property as best as possible immediately.
 - Photograph it and ask your adjuster if more can be done via email.
- Provide documentation proving your damages.
 - We recommend that you take photos and videos. You should take more than seems reasonable. Open all drawers, cabinets, pantries, closets, items under sinks, items on shelves, anything stored in the attic, etc. Even if you are unsure if it is damaged, document it.
 - Provide estimates of mitigation, and repairs.
 - Receipts
- Supply the insurance company with other records, such as financial statements when requested.
- Make your property available for inspection as much as is reasonably possible.
- Your policy may require you to submit a "recorded statement". Before declining we recommend speaking with an attorney.



When you're dealing with fire damage, you want to make sure that you document all of the damage to your home. Insurance companies will need to know what they're working with in order to get your claims process rolling.



Fire damage claims range from small scale fires such as kitchen fires to entirely burned down structures or worse.

Because of the unpredictability of a fire damage site, it's truly best to leave these tasks to the professionals.

Identifying Damage

It's not a simple task to mitigate damages caused by fire due to carbon monoxide traveling through the air. Carbon monoxide is an odorless but toxic gas that pollutes the air and can damage the lungs.

When evaluating the damages caused by a fire, the damages and contamination are not always easy to see and/or treat effectively and to the untrained eye, you could easily miss much of the damages.

Apart from deadly fumes and thick smoke, fires may have died down from the initial flames but it is not uncommon for cinders and hidden fires to re-ignite and further damage your property or threaten your safety.

Damage from high heat is easily identified as physical damage, char, or blistering. Temperatures in a structure fire can exceed 1,800 degrees Fahrenheit. Heat can cause damage to surfaces and materials at much lower temperatures. The "heat line" is a visible demarcation between heavy and light smoke residue.



The first steps after a fire are crucial. If you have been affected by a fire, or have questions and need to speak with a licensed public adjuster, call or text us at (888) 503-5009

Document & Organize Every Step of the Claim Process

Settling a claim is a war of attrition. Your insurance company will likely have you jump through hoops that seem unreasonable.

When your home is damaged, handling your claim requires a lot of time and attention. You will discuss important claim facts with your insurance agent and adjuster and review damages with your contractor. You'll have to keep track of receipts, contracts and bills. You may have to document hotel bills and other additional living expenses.

How to document your claim

- Take photos of your damaged home and personal property, beginning from the date of the occurrence and continuing with regular photo updates as repairs are completed.
 - For one room you should have roughly 40 photos.
- Keep notes of relevant in-person conversations to refresh your memory about important claim discussions.
- Email the adjuster or their vendors confirmation emails reiterating the conversations you had.
- Chronologically document dates and times of phone calls to agents, contractors and adjusters so you can remind them of important conversations they might not remember.
- Keep track of bills and receipts for an organized presentation when it's time to turn in your final claim expenses.
- Never send the insurance company an original bill without making a copy for yourself
- Organize documents, bills, receipts, and notes in a folder. It makes it easier to pass on your information should you choose to hire a professional to handle your claim issues.
- Keep copies of everything.



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**Without A
Public
Adjuster**

**With A
Public
Adjuster**

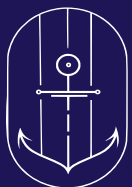
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Source: OPPAGA analysis:
Data refers to the median
(50th percentile or typical)
payment.

Charter Claims can help you get the most out of your insurance claim!

According to a study by the research arm of the State of Florida Legislature, insurance companies pay policyholders significantly more on average when a Public Adjuster is involved. Public Adjusters are licensed and bonded to represent policyholders and help you obtain the maximum fair payment for your claim. Public Adjusters work for a percentage of the claim, so you only pay when we're successful. Give us a call today for a free consultation, we love to help people get the settlements they deserve and can't wait to talk to you about how we can help you!



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