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Your client's claim really begins...

...before the
smoke clears.



...before the
water dries.



...before the
storm subsides.



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Public Adjusters ■ Established 1964



When Disaster Strikes, One Call Can Make All the Difference

By **Ira L. Straff**



Your client is on the phone... There's been a devastating fire, and they don't know what to do. Or maybe it's damage from a structural collapse, a storm, ice and snow, a burst water pipe, or some other cause. Whatever the disaster, they're turning to you for advice.

The first thing they have to know is that *every second counts*: they need an expert at the site immediately! Damage needs to be assessed and documented properly.

Public adjusters are coverage experts who work for you and your client—not for the insurance company. As part of your team, they can offer guidance and assistance in assessing damages and preparing insurance claim forms and support documentation. Advice from a public adjuster can ensure that correct decisions are being made, which can help to maximize your client's recovery.

Here are some important issues that a public adjuster can resolve:

When **fire and smoke** or other disasters strike, insurance company adjusters are trained to keep settlements to a minimum. As a result, the actual cost to repair the damaged property can be higher than the insurance company's estimate, often by thousands of dollars.

Several types of **storm damage** are limited or excluded from many insurance policies. An investigation of the cause and a thorough analysis of your coverage can make a big difference in the recovery.

The source of **water damage** is just as important as the extent of the damage. Many policies exclude some types of water damage: burst, frozen or blocked pipes; faulty appliances; sewage; even rainwater might not be covered. Public adjusters can decipher the fine print.

Under the weight of **snow and ice**, roofs can collapse, gutters can pull free, and trees can break and fall, damaging the roof, walls, ceilings, floors, and furniture. Less visible, ice dams can cause water to seep through roofing material and damage a building's interior.

A **lightning strike** can cause a fire, leading to smoke and water damage and additional related losses. Lightning can also travel through the electrical system and fixtures, causing extensive damage to electronics, appliances and the property's physical structure.

***“The ‘adjuster link’
in the claim process
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for the client.”***

John A. Koury, Jr., Esq.
Phoenixville

As John A. Koury, Jr., O'Donnell, Weiss & Mattei, P.C. Phoenixville observes: “The ‘adjuster link’ in the claim process truly makes a huge difference in both the scope and the amount of the recovery for the client. A Public Adjuster knows from experience the terms and conditions attaching to

the claim procedure as set forth in most property insurance policies, and provides valuable assistance to the attorney in interpreting the scope of coverage and in projecting realistic expectations for recovery.”

Most people don't realize how difficult and time-consuming the claims process can be, especially if you're not there on the front line yourself. It's always better to be proactive and preemptive—by immediately retaining a reputable, knowledgeable public adjuster.

Your clients will thank you for it.



Ira L. Straff is principal partner of IAB, the Insurance Adjustment Bureau, Inc., public adjusters located in Bala Cynwyd and in business since 1964.

