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WHAT IS THE INSURANCE ADJUSTER'S JOB?

After you file a claim with your insurance company, they will send out a catastrophe adjuster to evaluate the damage done to your property. The adjuster will collect evidence of the extent and cause of the damage in order to determine how much money you are owed from the insurance company.

Adjusters work for the insurance company and are often under time constraints when it comes to investigating and assessing many claims. Because of this, they may make mistakes or fail to notice certain damages. Policyholders can help by being organized, keeping track of their activities and providing information to the adjuster. It is also helpful to keep notes of any meetings or communications with the adjuster. When providing details of the losses and expenses, it is important to use careful language.

As a policyholder, you have a right to hold your insurance company accountable. You pay for your insurance with monthly premiums, so they should help you financially after incurring a loss. Here are some questions you should ask your insurance company:

WHAT TO ASK THE INSURANCE COMPANY?

- Can I get a partial payment right away?
- How much am I fully entitled to?
- When am I going to get those benefits?
- Is there anything you or I can do to speed up getting what I am owed?
- When do they promise to get back to you?
- Additional things you can do to help the process along include:
 - Send photos and videos of the damage to the adjuster.
 - Send copies of invoices and receipts of expenses to the adjuster.
 - Remember to be pleasant and helpful!



Making Statements to Your Insurance Company

During the insurance company's inspection of your property, the adjuster may ask you to provide an account of the damages, show them around, and describe what you did before, during, and after the storm. If you're asked to sign a statement, it's important to review and verify its accuracy before putting your name on it. Keep the following in mind:

Be honest with your insurer or insurance adjuster - if it is determined that you have misled them, you will not receive compensation and you may face legal action for fraud. Do not make up invoices for items that you did not purchase, and do not suggest that you are to blame for the loss of your property.

It's usually in your best interest to avoid giving a recorded statement to the insurance adjuster, but if you're unable to do so per the conditions of the policy, be sure not to contradict yourself or take any blame. Ask for a copy of the recording so you can clear up any inaccuracies later. You can also contact an insurance claims attorney to help you prepare for the recorded statement.

Here are some tips to stay organized during the hurricane insurance claim and recovery process:

1. Keep a calendar and list activities and meetings by day. This will help you keep track of what needs to be done and when.
2. Make a character list. This should include the name, business name, email address, cell phone number, and work phone number of everyone involved in the process.
3. Photograph and scan all living expense receipts and invoices. This will make it easier to track your expenses and submit them for reimbursement.
4. Photograph and scan all new personal property receipts and invoices for items replaced. This will help you keep track of what needs to be replaced and how much it will cost.
5. Keep a list of temporary and emergency repairs. This will help you keep track of what needs to be repaired and how much it will cost.
6. Keep a list of all permanent repairs that need to be made.
7. Make copies of everything you send to the insurance adjuster. They often claim they haven't received items or that they get lost easily.

Choosing the right insurance and claim attorney is crucial after a disaster like Hurricane or severe storm. Many law firms will claim to be knowledgeable and experienced in hurricane property claims, but it's important to do your research and choose a firm with a good reputation and experience. Call the attorneys at Hamilton Rucker, PC for a free consultation.

