

## THE INSURANCE PROCESS

We keep in constant communication with your insurance adjuster. We prepare an estimate and get approval from your insurance company. The estimate is a

calculated guess on the cost of our services. This may go up or down, depending on your circumstances. When we create your estimate, we create a balance. We confine our work to create the best possible scenario for you. We balance the cost of our work with the money you need to replace your total loss items. If it doesn't fit, we let you know upfront. Our goal is to stay within your personal property funds in your policy so that you do not come out of pocket.

Once we inventory all your contents, both salvageable and non-salvageable, we prepare a photo inventory list for your adjuster. We provide you with a photo valuation link that allows you to easily create the pricing, condition, and age of your lost property, as requested by your adjuster. Once you are completed with your valuation, we provide a spreadsheet to both you and your adjuster. This valuation list is the list they pay you from, after negotiation and depreciation.

### Your Insurance Policy 3 Buckets of money



**Loss of Use**  
Additional  
Living  
Expenses

**Personal  
Property**  
Contents  
and  
Textiles

**Dwelling**  
Structure

Contact your insurance company for more information



KCS  
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