



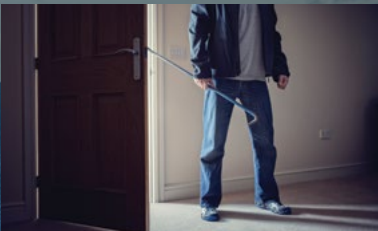
WATER DAMAGE



HURRICANES



FIRE



VANDALISM



LIGHTNING

SERVING FLORIDA
AND NATIONWIDE REPRESENTATION



Your Insurance Specialist **Advocates**

Trust your claim to experience
for a maximum settlement—since 2005

650 East Hillsboro Blvd. | Suite 101 | Deerfield Beach, FL 33441
P: 954. 419. 3440 | F: 954. 708. 2482 | www.horizonpublicadjusters.com

When an unthinkable insurance loss occurs...



The professional, licensed loss consultants of Horizon Public Adjusters will successfully represent you and your interest to maximize your recovery.

After a property loss, we understand how difficult it can be to face the emotions of reality and to deal with the insurance company at that time. Today's insurance companies have made it even more difficult to handle a claim on your own; often underestimating the loss or even denying coverage. Even the filing of an insurance claim can be daunting, and can result in compromising the value of your loss.

ESTIMATORS AND OFFICE STAFF



James DePrima



Bill Martin-Culet



Samienta Ginton



JoAnne DePrima Kean

Whether you have just experienced a loss; having difficulty in collecting from an existing claim; been denied coverage or feel you were underpaid for a claim — turn to Horizon.

Selecting a Public Adjuster is an important decision. We understand that you have options when making your Public Adjuster choice, but few have the knowledge, the experience or the passion for excellence that we have at Horizon.

Turn to
Horizon



LOUIS (LOU) DEPRIMA
FOUNDER/PRESIDENT

What the team at **HORIZON Public Adjusters** will do for you.

Lou DePrima and his staff are dedicated to obtaining maximum insurance settlements for our clients, while navigating them through the complex claim process. Every Horizon adjuster is fully trained, licensed and insured with the experience and compassion it takes to represent an insured after a loss. A veteran adjuster since 2005, Lou works alongside our adjusters addressing all situations. Our office staff will keep you updated so that you are in constant communications regarding your claim.

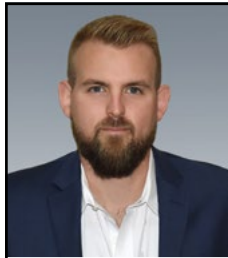
HORIZON ADJUSTERS



Judes Amilcar



David Walker



Edward McCormick



Kevin Craig



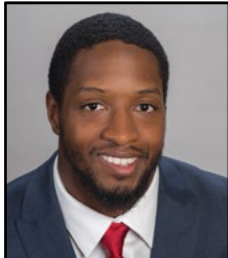
Justyna Testa



Adam Cohen



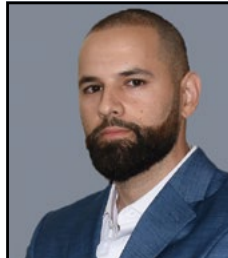
Sam Kron



Nicholas Beard



Mark Gaylinn



Jack Baitz



Patrick Donald Corona



Travis Tyson



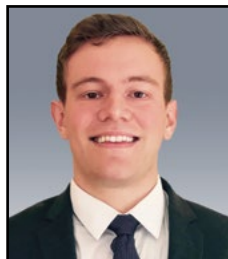
Maria Martin-Culet



Cory Blusiewicz



Shawn Robbins



Ian Schuler



Andy Bien-Aime

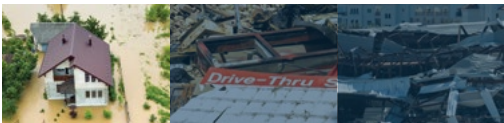
As your representatives, Horizon begins by reviewing your loss completely—obtaining all information in the claim preparation. We research and analyze the insurance policy obtaining a certified copy to properly quantify your loss. Our adjusters will prepare professional estimates to comply with the policy ensuring a prompt payment, many times obtaining advance payments while settling the claim.



Your home is one of the largest investments of your lifetime. When a loss occurs, it places you and your family in an unpredictable situation. Most homeowners do not know what their policy covers and how to obtain payment or even where to begin. An insurance company will commonly send out their adjuster or an independent that will make their estimate; usually much lower than the damage. Our professional estimators will maximize your estimate for many times more and fight to achieve a maximum settlement for you.

We make every effort to ensure that you receive the compensation to properly rebuild your home. In addition, we also help you through the Additional Living Expense coverage of the policy.

We will analyze your policy and offer suggestions for you to discuss with your agent. Horizon will work for you to achieve the maximum settlement, promptly and ethically.



Horizon will turn your loss into **peace of mind**

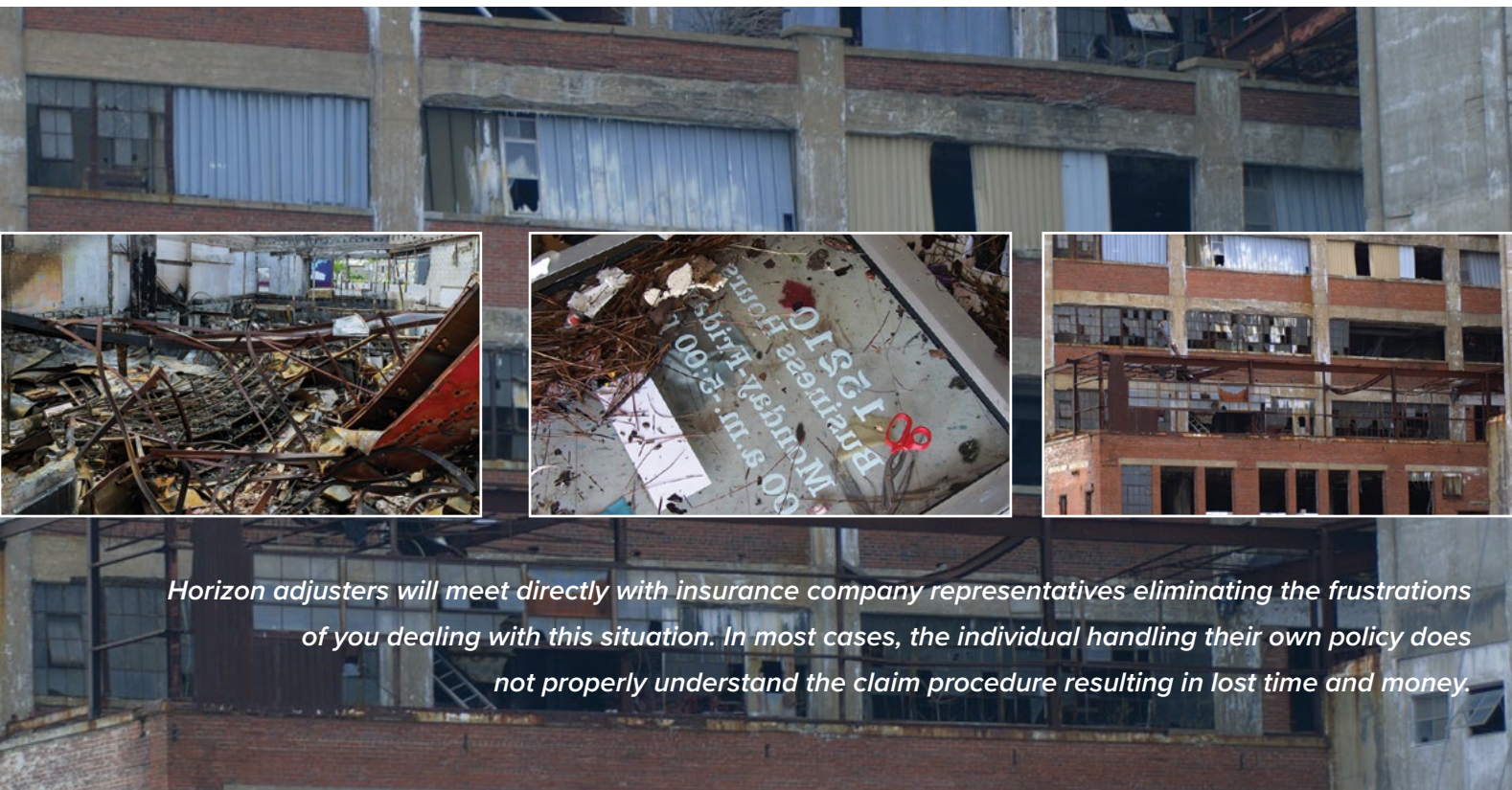


Commercial

From the moment a loss occurs to a business, every decision and action will affect the insurance claim and ultimately the fate of your business.

The process of rebuilding a business creates a huge financial strain on the soundest of businesses. A delayed insurance claim can put many businesses—out of business. With over 35 years of business experience we immediately assess your loss, take inventory, calculate an initial loss statement, and begin the business interruption and extra expense coverage of the claim.

Our forensic accountants will make certain that you receive the most for the loss of business income.



Horizon adjusters will meet directly with insurance company representatives eliminating the frustrations of you dealing with this situation. In most cases, the individual handling their own policy does not properly understand the claim procedure resulting in lost time and money.

Horizon is ready to get to work for you



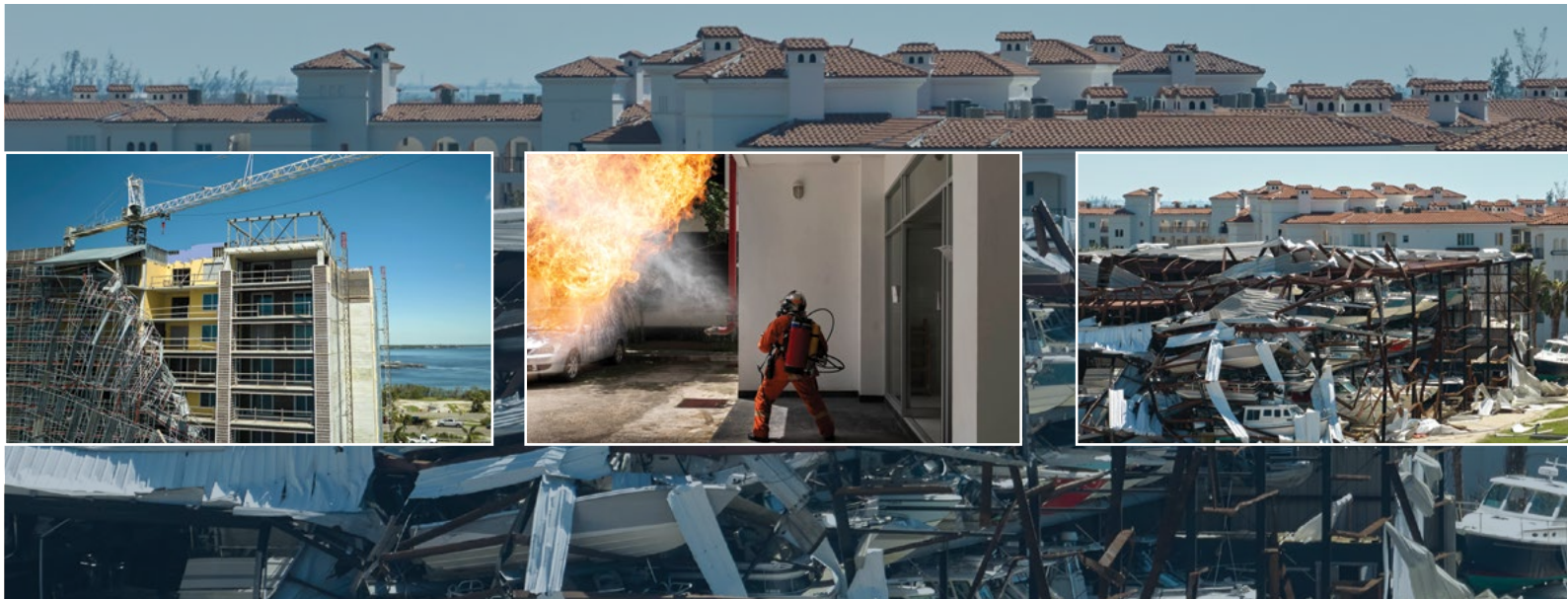
Condominiums/HOAs



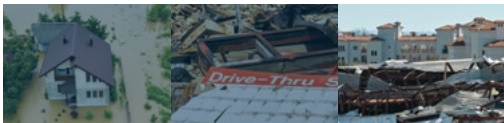
In our experience, most condo claims are estimated below deductibles; however, we have settled for millions of dollars. Most carriers today are surplus lines that do not have to follow state statutes. They instead rely on independent adjusting companies to quantify a property loss and prepare estimates. In many of the cases that we have represented, these independent adjusting companies minimize the damage with estimates below deductibles leaving the board and the property management company with few choices.

Horizon Public Adjusters' experience and resiliency does not agree with most adjuster reports; instead, we begin with a full assessment and investigation of your claim. Our team of experts, engineers and forensic adjusters will relentlessly analyze all data and records to document the events of the loss both pre-loss and post-loss damage.

Since 2005, our reputation in settling thousands of claims for over \$200,000 million dollars is recognized by most carriers and adjusters. We work aggressively **ONLY** for the policy holder to achieve the maximum settlement swiftly and ethically.



The complexity of complying with statutory guidelines and working with various board members and directors' personalities and needs requires talents that only experience can provide. We will handle every detail in the representation of your claim without any incurred expense to you. Our simple contract authorizes us to work directly with your insurance company. And we will work tirelessly to get you a maximum settlement. We get paid, when you get paid. Horizon Public Adjusters has represented large losses throughout the state of Florida; and nationally.



Horizon will maximize your monetary settlement



Read our 5 star reviews



After hurricane Ian our insurance company refused to pay for the roof damage on our home. Our roofing company referred Horizon to help. Horizon did a fantastic job in assisting us in receiving a full settlement. They were extremely competent and professional. Our adjuster re-evaluated the roof damage and built a solid case demonstrating that the insurance company was responsible for repairs and paying for a new roof for our home. We never would have received our settlement without their help. Our adjuster was great in communicating and giving us solid advice. We recommend Horizon without hesitation. *Kenneth "Ken" Richmond*



My neighbor who used Horizon, Public adjusters, was so pleased with her previous experience she referred me to them. I can't say enough about how thankful I am for Horizon's dedication and helping me to get the insurance company to pay what they owed me. They were ready to give me \$1000 after my deductible but thanks to Horizon, the insurance company paid the \$80,000 that they owed. Our adjuster was on time for every appointment and had to do this for almost a year. He had to drive over here to Placida Florida on the opposite coast of where their office is and take a boat onto the barrier island several times to get our case closed out. I would never use anybody other than our adjuster from Horizon. He was not just a great adjuster, he is a great person and someone I consider my friend. *Fred Burrow*



We got a flat out denial from our insurer without much explanation and no opportunity to discuss this with either the field or desk adjuster. Horizon did a super job for us. First they very thoroughly went through our unit and identified damage that we had missed. They then did an exhaustive job of documenting our claim, repeatedly speaking with our condo association as well as the company doing the remediation work at our complex and obtaining documentation from them. Horizon then stayed on top of the insurance company dogging them for followup. Their persistence was critical in getting our claim resolved to our satisfaction. Hopefully we never need a public adjuster again, but if we do, we will definitely use Horizon Public Adjusters. *Jay Friedland*



Well worth the small commission percentage!! know we could not have done better against the insurance company on our own, and our adjuster from Horizon Public Adjusters handled EVERYTHING in a timely, professional and transparent manner. He negotiated on our behalf and kept us in the loop the entire time. We highly recommend Horizon Public Adjusters! *Scott Daley*



Horizon Public Adjusters was FANTASTIC. They were on top of everything and our adjuster communicated with us in our claim to perfection. He fought diligently in getting what we deserved from the insurance company. Anybody that has a claim, I recommend Horizon. Real professionals! *Ira Hirshhorn*



Horizon was top notch from day one. They worked hard to get the insurance company to do the right thing and paid out what our coverage should cover. Without them, there is no doubt in my mind we would still be fighting the insurance for proper payouts. However, because of their hard work, we are fully paid out by our insurance. Thanks Horizon! *Michael McKinley*



After Hurricane Ian, I was at a loss of how to begin to start on the road to recovery and repair. Fortunately I met our adjuster from Horizon Public Adjusters. He told me he would examine the damage for free and if he felt I didn't have a claim he would tell me. He got up on my roof surveyed the damage and came inside and surveyed the damage there as well. Meanwhile my insurance company sent out an adjuster who offered me less than my deductible. Horizon filed a 53 page claim and worked very well with the inside claims adjuster of my insurance company. I never had to speak with the insurance company again. Our adjuster took care of everything. In the end, they accepted his filing of the claim form, line item by line item. The insurance company paid me enough money to cover all the repairs and expenses related to Ian. Thank you Horizon. *Don Santella*

Q: What are the different kinds of adjusters?

A: There are 3 types of adjusters. An insurance adjuster who solely represents the insurance company. His interests are on behalf of the insurance company. The second is an independent. Independents are employed by insurance companies when they do not have enough of their own adjusters to handle the workload. The third is a Public Adjuster. A Public Adjuster represents you, the insured and your interests.

Q: What is a Public Adjuster?

A: A Public Adjuster is a licensed and bonded professional who is regulated by state statutes. Public Adjusters are required to have extensive training and today must go through a one-year apprenticeship program before they can represent a claim. In addition to attending many seminars and meetings, Public Adjusters are required to complete 24 hours of continuing education and testing every two years. A Public Adjuster works solely on your behalf. A Public Adjuster will prepare accurate estimates reflecting current market costs, meet with insurance adjusters, prepare all documentation, communicate with the insurance adjuster on all matters, and make certain you achieve the equitable settlement you are entitled to.

Q: How much will it cost for the use of a Public Adjuster?

A: There is no cost until we collect from your insurance company. We will handle your claim for a small percentage upon payment.

Q: By using a Public Adjuster can my insurance company raise my rates?

A: The Department of Insurance law prohibits insurance companies from taking any adverse actions on the insured for electing the right to representation on an insurance claim.

Q: If I have already received a payment for my insurance claim, can I still use a Public Adjuster?

A: Yes. You are entitled to receive the maximum amount of coverage for your loss. If you feel that you have been underpaid, we will reopen the claim and file supplemental and fight to recover the full amount you are entitled to under the policy.

Q: Am I better off using a Public Adjuster after I see what offer I get from my insurance company?

A: NO! The average individual does not understand the claim process and often supplies incorrect information which can be held against the insured, in some cases even causing a denial of the claim. By using Horizon, we make certain that everything is correctly presented.

Q: Does Horizon take care of the repairs to my property?

A: We are not allowed to do so. A Public Adjuster is prohibited from hiring any company to do repairs as a result of a loss.

Q: Can my insurance cancel me if I file a claim with a Public Adjuster?

A: By state law, an insurance company can not cancel your policy. All insurance companies have the right not to renew a policy. Your policy clearly states your right to file a claim; this is why you have insurance.

Q: How do I know if I'm covered for a loss?

A: A Horizon loss consultant will review your policy for coverage before filing a claim.

Q: What if I have been denied a claim?

A: We will review your claim and, in most cases, can reopen the claim including invoking appraisal.

Q: What if I don't have a claim, do I still need a Public Adjuster?

A: Yes. We will review your policy at no charge and make recommendations for you to discuss with your agent. Horizon Public Adjusters is not an insurance agency, we do not sell insurance. We provide this complimentary service as an introduction to us in the event you may have an insurance loss one day.



Home, Condominium or Business, Horizon Public Adjusters will help you get what you deserve from your insurance claim.



650 East Hillsboro Blvd.
Suite 101
Deerfield Beach, FL 33441

P: 954. 419. 3440
F: 954. 708. 2482
24/7: 954. 559. 5662
W: horizonpublicadjusters.com