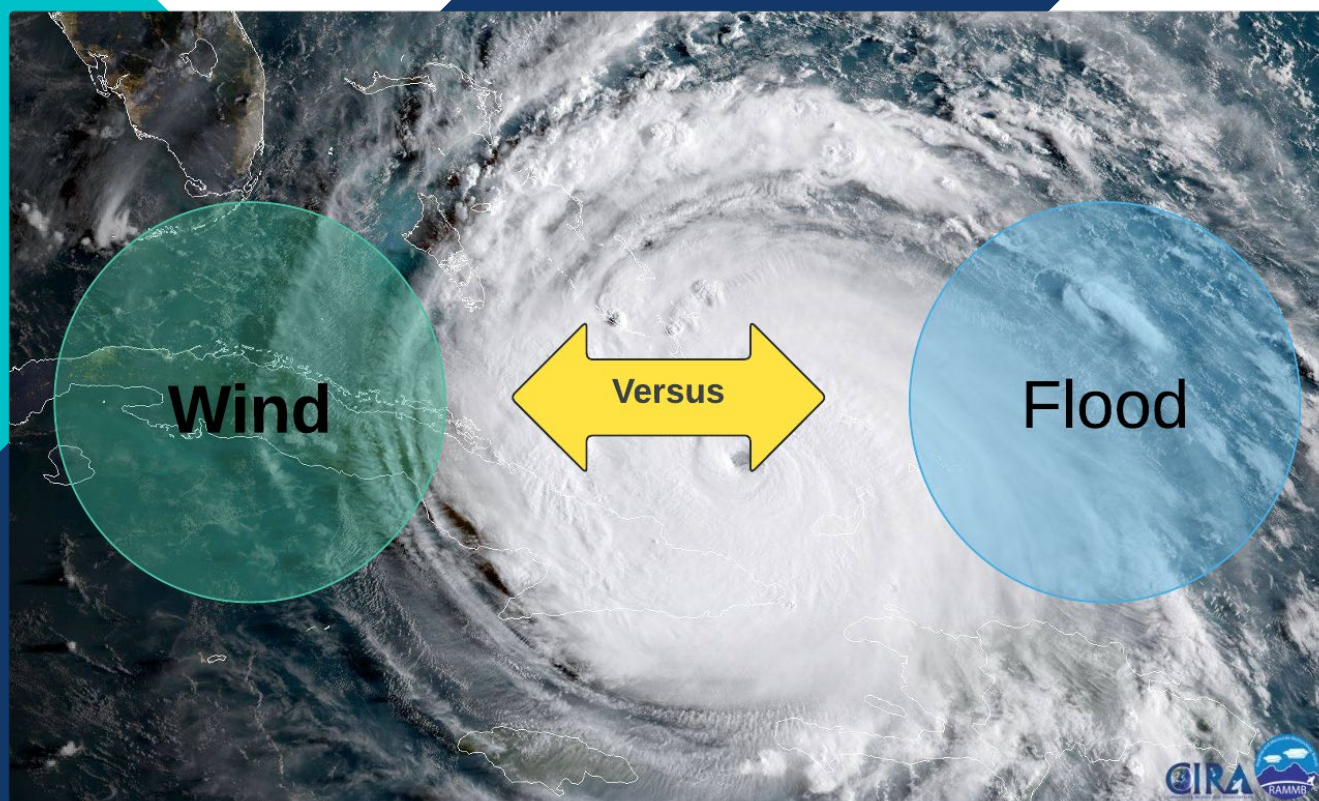


Claims 101

Wind vs Flood



Education Series

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PUBLIC ADJUSTERS

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One of the most common disputes in adjusting hurricane losses concerns the cause of the damage: was it due to wind or rain? For insured parties with adequate coverage for each peril, this debate is often an academic exercise between insurance companies and their adjusters. However, for those without sufficient coverage, the outcome of this determination can be financially devastating.

You might be thinking, 'I live far from the ocean or in the mountains, so this evaluation doesn't apply to me.' However, that would be a misconception. Flooding isn't limited to storm surges; it can also result from rapid rainfall accumulation, swollen rivers, mudslides, or even a broken levee. In fact, flooding in New Orleans caused more damage than wind, and many residents lacked flood insurance. Be aware, flood is not covered under a Homeowner's policy!

What To Do First

Most people's first instinct after a loss is to snap a few photos and start cleaning up right away.

Don't do this!

What you do in the first few hours and days can greatly affect your recovery, especially when important "evidence" may be altered or removed. Yes, you should take photographs, but not randomly. Start by carefully documenting the damage, beginning at the front of the house:

- ✓ Start with a **wide-angle shot** that includes the entire yard and the house.
- ✓ Take a **closer shot of the house itself**. If the house is too large to capture in one image, take multiple shots from different angles.
- ✓ Capture **overview photos** of all damaged areas, such as broken windows, missing shingles, damaged siding, gutters, etc.
- ✓ Follow up with **close-up photos** of each specific damage.
- ✓ If your house has been affected by flooding, take a picture of the **"flood line."** To do this, extend a tape measure from the ground up past the flood line, and take a close-up photo. If the line is difficult to see, attach an ink pen to the tape measure at the flood line's height and photograph the pen to clearly show the level (refer to Photo 1 for reference).
- ✓ Finally, take any other **relevant photographs** that help illustrate the full extent of the damage.

Once you've documented the front of your home, move to the **right side** and repeat the process. Then, proceed to the **rear** and finally the **left side** of the house. It doesn't matter whether you start on the right or left side; the key is to maintain consistency throughout the process.

After completing the exterior, move inside. I recommend starting with the **common areas** (living room, kitchen, dining room) before moving to the bedrooms. If a bedroom has its own bathroom, document the **bedroom**, then the **closet**, and finally



Photo 1

the **bathroom** in that order. For example, after photographing **Bedroom 1**, proceed to photograph **Closet 1** and then **Bathroom 1**.

The process inside the house is the same as for the exterior. **Start with overview photographs.** Begin in one corner of the room and take a wide shot of the opposite corner. Then, move around the room in a consistent direction, whether **right to left** or **left to right**, just as you did when photographing the exterior. Maintaining the same direction is crucial for consistency.

Once the overview photos are done, start taking **closer shots** of damaged building elements. If necessary, follow up with **close-up shots** of specific damage.

Apply the same method to **damaged personal property**: first, take an overview photo, then a closer shot, and finally a close-up of the damage.

In documenting your loss, you are essentially **telling a story**, and photographs are a key part of that story. The more organized your photos, the clearer the story will be. If there is visible exterior damage, such as missing shingles or broken windows, keep this in mind when photographing the interior. For instance, if you notice missing shingles above the kitchen, pay special attention to the kitchen ceiling and surrounding areas inside. Rainwater could have entered the kitchen and spread to other rooms, causing additional damage.

It may be important to determine whether the damage resulted from **missing shingles** or **rising waters**, especially if you lack flood insurance.

After photographing your property, begin creating an **inventory of damaged personal items**, working on a **room-by-room** basis. If your insurance company has given you permission to discard damaged items, use this inventory as a guide to ensure everything is properly documented before disposal.

After discarding the items on your inventory list, you may discover additional damaged property, that was not originally noted. Be sure to **add these items to your list** and **photograph them** before discarding them. This way, you are building a comprehensive inventory of damaged property while simultaneously cleaning up your home.

QUANTIFYING YOUR LOSS

At this point, you've documented your loss with photographs, prepared an inventory of damaged property, and either discarded those items or set them aside for inspection, depending on your insurer's instructions. The next step is to **quantify your loss**.

The insurance adjuster hired by the company will also quantify the loss by taking photos, preparing inventories, and writing estimates. You may wonder, "If the adjuster is already doing this, why should I?" It's a fair

question, and the answer is simple: the adjuster's role is to determine the **minimum value** of your loss. If you're content with receiving the minimum, that's fine.

However, if you want to receive **what you're entitled to**, you must do the work yourself. The responsibility of proving the value of your loss rests entirely on **you**. The insurance company is obligated to pay the **least** cost necessary to repair or replace your property. If that amount is insufficient, it's up to you to **prove** you deserve more. The photographs and



**BEFORE YOU BEGIN THROWING
DAMAGED PROPERTY AWAY, CHECK
WITH THE INSURANCE COMPANY TO
ENSURE THEY ARE OK WITH THIS. NOT
ALLOWING THEM TO INSPECT COULD
RAISE COVERAGE ISSUES.**
See Duties Following Loss In Your Policy

documents you've prepared from the beginning will be essential in making your case.

As the insured, you're not expected to be an expert, which is why it's important to **involve professionals**. One such expert is a **contractor**. When selecting a contractor, it's essential to do your homework. Ensure they are properly **licensed** and check for any complaints. For example, in Florida, you can verify a contractor's licensure and check for complaints through the **Department of Business and Professional Regulation**.

Additionally, we recommend using **local contractors** who were established in the area **before the hurricane**. This can help avoid issues with out-of-town contractors who may not have the same level of accountability.

This is not to suggest that out-of-town contractors are incapable of doing excellent work—they often do. However, if something goes wrong or needs to be redone after they leave, how will you reach them? What are the chances they'll return promptly to fix the issue? A **local contractor**, on the other hand, will be more invested in their **reputation** both before and after the event because they live in the community and rely on local business.

In addition to contractors, you may need other professionals such as **engineers** to assess repair requirements or an **interior designer** if one was originally involved in designing your home's finishes. These professionals can assist you in restoring your home, and their services should be covered by your insurance policy—unless the issues they address fall under an exclusion.

IT'S NOTHING PERSONAL IT'S JUST BUSINESS

Insurance claims are, at their core, **business transactions**. While the situation is personal for you, it's strictly business for the insurance company. When dealing with the adjuster or examiner, try to set aside your emotions, especially if they disagree with you. **Focus on understanding** why they disagree and what information they need to reconsider their position. Then, gather that information and provide it to the adjuster.

It's also essential to keep **detailed records** of all interactions. **Avoid texting**, as it doesn't provide a permanent record. Instead, memorialize conversations via email or letters. For example, if you're given permission to discard damaged property before the adjuster arrives, make sure to get the full name or employee number of the person authorizing it, and **confirm it via email**. If email isn't available, take detailed notes of the conversation, including the date and time.

Be your own advocate. If advocating for yourself feels uncomfortable, consider hiring a **Public Adjuster** to assist you. Though you'll have to pay for their services, having their expertise can be very beneficial.

Don't hesitate to tell the insurance company what you want. They may, and likely will, disagree, but don't take it personally. Instead, seek to understand their reasoning and **gather evidence** to support your claim. However, don't fall into the trap of **padding your claim** or **exaggerating** its value. Being dishonest can have serious consequences on your coverage. Mistakes happen and can be corrected, but intentional dishonesty can harm your case.

Finally, try to find some degree of **enjoyment** in the process, and take it one step at a time.



FOLLOWING A CATASTROPHE OUT
OF TOWN CONTRACTORS COME INTO
AN AREA, RENT SPACE AND
ADVERTISE THEMSELVES AS A LOCAL
BUSINESS. THEY ARE NOT. THEY
ARE AN OUT OF TOWN CONTRACTOR
WITH A LOCAL ADDRESS

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