



Advocating for you since 1974

Our expertise in handling insurance claims from start to finish will give you peace of mind, allow you to focus on the business of living your life, and ensure you get the best possible settlement from your insurance company.

In this issue, find out how to create an extensive catalog of your possessions and what O&P is. Understanding both of these can mean more dollars should you have a claim.

Catalog Your Stuff—you'll be glad you did!

With the holidays looming, you'll probably be adding a few items to the stuff you already have. What better time to take stock and catalog it all? Then add all the gifts you receive to the end of the list! Should you ever need to file a claim, you'll be really glad you did it. [Take a look at our post](#) detailing how to go about creating the list.



Overhead and Profit—what is that?



When you read the adjuster's breakdown of your insurance claim, look for the line item *Overhead and Profit*, commonly known as O&P. Overhead and Profit covers the costs of hiring a general contractor to manage the tradespeople involved with repairing your loss. You may be entitled to it and it can sometimes be quite a bit of money. Sometimes the insurance adjuster might forget to include it. Click [here](#) to read our blog about O&P.

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