

Professional Insurance Claim Representation



# RISE

PUBLIC ADJUSTERS



States We Serve

Florida, Texas, Georgia

CONTACT US

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[www.RisePaClaims.com](http://www.RisePaClaims.com)

# ABOUT US

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# ABOUT US

## WHO WE ARE

Rise Public Adjusters was founded with a clear mission: to empower policyholders across Florida, Texas & Georgia by delivering expert guidance and unwavering advocacy in the face of property damage. With deep roots in the Southeast and years of hands-on experience navigating flood, water, fire, and storm claims, our team has become a trusted resource for homeowners and business owners seeking fair insurance settlements. From the coastal communities of Florida to the historic neighborhoods of Georgia, we've built our reputation on transparency, compassion, and results. Our history is defined by thousands of successful claims, countless restored properties, and a commitment to making the insurance process less intimidating and more empowering. At Rise, we don't just adjust claims—we elevate expectations.

## OUR MISSION

At Rise Public Adjusters, we lead with integrity, empathy, and precision. Every claim we handle reflects our commitment to doing what's right—not just what's easy. We believe that policyholders in Florida, Texas & Georgia deserve more than generic service; they deserve advocates who listen, educate, and fight for full recovery. Our values shape how we communicate, how we document, and how we negotiate—with transparency, urgency, and respect. We treat every home and business as if it were our own, ensuring that no detail is overlooked and no voice goes unheard. From the first inspection to the final settlement, our team is driven by purpose: to restore peace of mind and deliver results that reflect the true value of your loss

## OUR EXPERTISE

- ✓ Storm Damage Claims
- ✓ Flood Damage Claims
- ✓ Water Leak Claims
- ✓ Fire Damage Claims
- ✓ Commercial Claims
- ✓ Denied or Underpaid Claims

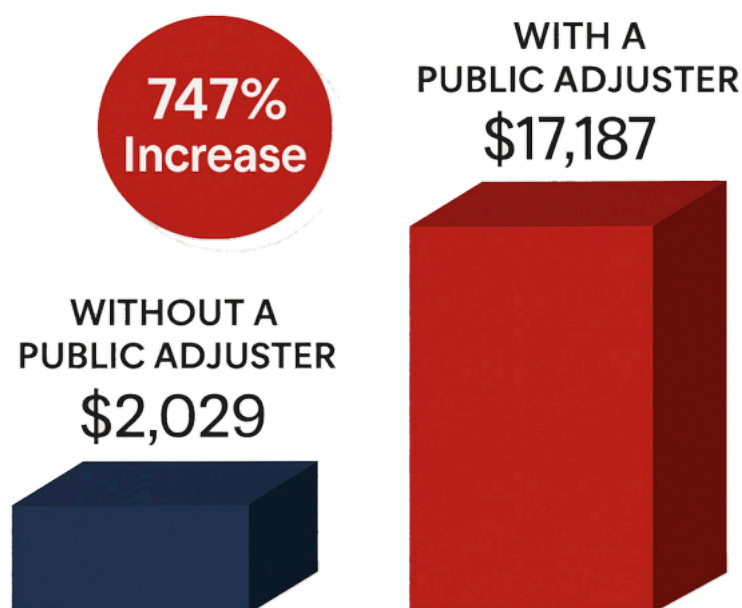
# RISE PUBLIC ADJUSTERS

## What Is A Public Adjuster?

We work for YOU, the policy holder

A public adjuster is a licensed insurance professional who advocates on behalf of policyholders during the property insurance claim process. Unlike insurance company adjusters who represent the insurer's interests, public adjusters work exclusively for the insured, helping them interpret their policy, document damages, and negotiate a fair settlement. They bring expertise in assessing losses from events like floods, fires, or hurricanes, and ensure that claims are thoroughly prepared and accurately valued. By managing the complexities of the claim, public adjusters help homeowners and businesses recover faster and more fully after a disaster.

### Public Adjuster Representation Typically Results in Larger Payments



Public adjusters often step in when claims are complex, undervalued, or denied, providing policyholders with a strategic advantage. Their deep understanding of insurance language, building codes, and damage assessment allows them to uncover overlooked losses and maximize recovery. By handling the paperwork, inspections, and negotiations, they relieve clients of stress and ensure the claim process is both fair and thorough.

# RISE PUBLIC ADJUSTERS

## Public Adjuster Vs Insurance Adjuster

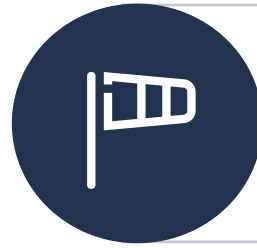
We work for YOU, the policy holder

A public adjuster and an insurance adjuster serve very different roles in the claims process, despite both being involved in evaluating property damage. An insurance adjuster works for the insurance company and is tasked with protecting the insurer's financial interests by assessing claims and determining payouts based on policy terms. In contrast, a public adjuster is hired by the policyholder to advocate for their best interests, ensuring that all damages are properly documented and that the claim is fairly negotiated. While insurance adjusters may overlook or undervalue certain losses, public adjusters dig deeper, often uncovering hidden damages and pushing for a more comprehensive settlement. This distinction can be critical for homeowners and businesses navigating complex or high-stakes claims.

## RISE PUBLIC ADJUSTERS PRIMARY OBJECTIVES



Thorough policy review and detailed documentation of damages



Ensure Compliance With Local Codes & Ordinances



Streamline Your Claim To Remove Delays, Confusion & Unnecessary Back-And-Forth



Guide Clients Through The Claims Process, Reducing Stress & Avoiding Costly Mistakes



Interpret & Apply Insurance Policies To Maximize Your Insurance Settlement



Coordinate Inspections & Expert Assessments To Support The Full Scope Of The Claim

# Storm & Hurricane Damage Claims

## What Is Considered Storm & Hurricane Damage?

We work for YOU, the policy holder

Storm and hurricane damage typically includes destruction caused by high winds, such as roof loss, broken windows, damaged lanai, damaged fence and fallen trees. It also covers water intrusion from storm created openings. Additionally, damage from flying debris, power outages, and lightning strikes may be considered part of a storm or hurricane claim.

## Roof Damage

Roof damage from storms or hurricanes often includes missing shingles, torn flashing, punctures from debris, or structural compromise due to wind uplift. Insurance policies typically cover this type of damage if it's sudden and caused by a covered peril, but exclusions may apply for wear and tear or pre-existing issues. Prompt inspection and documentation are key to validating roof claims and preventing further interior damage.

## Water Intrusion

Water intrusion is typically covered by insurance only when it results from a storm-created opening—such as wind-driven rain entering through a broken window, torn roof, or punctured wall. If water seeps in without visible storm damage to the structure, it may be excluded under most policies. Proper documentation of the opening and resulting interior damage is essential for a successful claim.



## Tile Roof

Tile roofs are often installed as unified systems, meaning individual tiles can't always be replaced without compromising the roof's integrity. If your specific tile type is discontinued and a matching replacement isn't available, many insurance policies require full roof replacement to restore uniformity and maintain proper function.

# Storm & Hurricane Damage Claims

## Your Deductible May Be Higher For A Storm or Hurricane Claim

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Hurricane deductibles are typically higher than standard ones and are calculated as a percentage of your home's insured value—often ranging from 2% to 10%. This means if your home is insured for \$300,000 and you have a 5% hurricane deductible, you'd be responsible for the first \$15,000 of covered damage. These deductibles apply specifically when a storm meets the criteria of a named hurricane, as defined by your policy.



### Shingle Roof

Shingle roof damage from storms or hurricanes often includes lifted, torn, or missing shingles, which can expose the underlayment and lead to water intrusion. If matching shingles are unavailable due to discontinuation, some policies may require full roof replacement to maintain uniform appearance and performance.

### Lanai & Fence

Lanai and fence damage from a storm or hurricane may be covered if caused by wind, flying debris, or falling trees, but coverage often depends on how these structures are listed in your policy. Many insurance plans treat screened enclosures and fences as "other structures," which may have separate limits or exclusions. It's important to document the cause—especially if the damage resulted from a storm-created peril—and check whether your policy includes or excludes these features.

### Windows & Siding

Windows and siding are often damaged by high winds, flying debris, or pressure changes during a storm or hurricane, leading to cracks, punctures, or complete detachment. Insurance typically covers this damage if it results from a storm-created opening or direct impact from a covered peril. Proper documentation—including photos of the damage and the surrounding conditions—is crucial to support your claim.

# Flood & Water Leak Damage Claims

## Is Flood Covered Under Home Owner's Policy?

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Flood damage is typically not covered under standard homeowners insurance policies. To protect against rising water from storms, overflowing rivers, or coastal surge, you need a separate flood insurance policy—often backed by FEMA or a private carrier. Many homeowners don't realize this until it's too late, so reviewing your coverage before hurricane season is essential.

## Flood Damage

Flood damage can devastate a home, soaking walls, flooring, and personal belongings with contaminated water that often requires full replacement. Unlike standard water leaks, flood damage typically isn't covered by homeowners insurance unless you have a separate flood policy. Quick action is critical—document everything, avoid premature cleanup, and consider professional help to protect your claim and your health.

## Flood Water Categories

Flood water is classified into three categories based on contamination levels: **Category 1** (Clean Water) comes from sources like broken supply lines or rainwater; **Category 2** (Gray Water) contains contaminants from appliances or sump pump failures; and **Category 3** (Black Water) is highly unsanitary, often from sewage, rising rivers, or storm surge. Each category requires different cleanup protocols and can affect what insurance covers. Proper classification is crucial for health safety and claim accuracy



## Mold

Mold can begin growing within 24 to 48 hours after water intrusion, especially in warm, humid environments like Florida. It poses serious health risks and can spread behind walls, under flooring, and into HVAC systems if not properly mitigated. Insurance may cover mold remediation if the mold results from a covered water event, but exclusions and limits often apply—making early documentation and expert assessment essential.

# Flood & Water Leak Damage Claims

## Emergency Mitigation: What To Do & What's Covered?

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Emergency mitigation is the first line of defense after water damage—this includes drying, dehumidifying, boarding up, and removing soaked materials to prevent further loss. Most homeowners policies cover reasonable emergency services if the damage stems from a covered event, but timing and documentation are critical. Always save receipts, take photos before cleanup, and consider hiring licensed professionals to ensure your claim is supported.



### Water Leak

Water leaks from burst pipes or roof damage can cause extensive hidden damage, soaking insulation, drywall, and flooring before it's even visible. These types of leaks may be covered under your homeowners policy if they're sudden and accidental—not due to long-term neglect. Prompt documentation and professional inspection are key to proving the cause and securing a fair claim.

### Kitchen Leak

A kitchen leak—whether from a dishwasher line, sink drain, or refrigerator supply—can quickly spread water beneath cabinets, flooring, and adjacent rooms. If the leak is sudden and accidental, homeowners insurance may cover the damage, but gradual leaks or poor maintenance are often excluded. Early detection, moisture mapping, and professional documentation are key to securing coverage and preventing mold.

### Bathroom Leak

A bathroom leak—whether from a shower pan, toilet seal, or under-sink pipe—can lead to hidden water damage behind walls and under flooring. If the leak is sudden and accidental, your homeowners policy may cover repairs, but long-term or gradual leaks are often excluded. Early detection, thorough documentation, and expert inspection are key to proving the cause and securing coverage.

# Fire Damage Claims

## How Can A Public Adjuster Help With My Fire Claim?

We work for YOU, the policy holder

A public adjuster can help with your fire claim by thoroughly documenting all damage, interpreting your policy to maximize coverage, and negotiating directly with the insurance company on your behalf. They ensure nothing is overlooked—from structural loss to smoke damage and personal property—and advocate for a fair, timely settlement. Their expertise can be especially valuable when the claim is complex or the insurer's offer seems too low.

### Personal Property

Personal property refers to the belongings inside your home—like furniture, electronics, clothing, and valuables—that can be damaged or destroyed during a storm, fire, or other covered event. Insurance typically reimburses you based on either the item's actual cash value or replacement cost, depending on your policy. Accurate inventory, receipts, and photos are key to maximizing your claim and proving loss.

### "ALE" Coverage

Additional Living Expenses (ALE) coverage helps pay for temporary housing, meals, and other extra costs if your home becomes uninhabitable due to a covered loss like a fire or hurricane. It's designed to maintain your standard of living while repairs are underway, covering the difference between your normal expenses and the increased costs of displacement.



### Soot Damage

Soot damage can affect far more than just surfaces—it penetrates walls, fabrics, and HVAC systems, leaving behind toxic residue and persistent odors. Even if the fire was contained to one area, soot can travel throughout the home, contaminating rooms that appear untouched. Professional cleaning and documentation are essential, as insurance may cover soot removal if it's linked to a covered fire event.

# Fire Damage Claims

## How Even A Small Fire Can Impact Your Home & Health

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Even a small fire can leave behind lingering smoke odors, soot stains, and toxic residue that seep into walls, furniture, and air ducts. These contaminants can trigger respiratory issues, skin irritation, and long-term health risks if not properly cleaned. Beyond physical damage, the emotional toll and disruption to daily life can be significant, making professional restoration and support essential.



## Water Damage Post Fire

Water damage after a fire often results from firefighting efforts, with hoses saturating walls, floors, and personal belongings to extinguish flames. This moisture can lead to mold growth, warped materials, and electrical hazards if not promptly addressed. Insurance may cover this secondary damage if it's directly tied to the covered fire event, so thorough documentation and timely mitigation are essential.

## Steps To Take After A Fire

After a fire, your first priority should be safety—once the area is secure, contact your insurance company to report the loss. Document all visible damage with photos and videos, including structural issues and personal property. Avoid discarding damaged items until your claim is reviewed, and consider hiring a public adjuster to help navigate the process and protect your best interests. Insurance companies will often lowball home owners, especially after a fire.

## When Fire Damage Triggers Code Upgrades

When fire damage affects major systems like electrical, plumbing, or structural components, local building codes may require upgrades during repairs to meet current safety standards. This can include installing modern wiring, fire-rated materials, or updated ventilation systems—even if the original setup was grandfathered in. Ordinance or Law coverage in your policy helps pay for these mandatory improvements, so it's important to check if it's included.

# Commercial Claims

## Types Of Commercial Property Damage

We work for YOU, the policy holder

Commercial property damage can include structural harm from fire, wind, or water, as well as losses to inventory, equipment, and tenant improvements. Vandalism, theft, and electrical surges can also disrupt operations and trigger costly repairs or replacements. Understanding the full scope of damage—both visible and hidden—is key to filing a comprehensive and accurate claim.

## Business Interruption

Business interruption coverage helps replace lost income when a covered event—like fire, flood, or storm damage—forces your business to temporarily close or scale back operations. It can also cover ongoing expenses like payroll, rent, and loan payments, helping you stay afloat while repairs are underway. Proper documentation of revenue loss and recovery timelines is key to maximizing your claim.

## Extra Expense Coverage

Extra expense coverage helps businesses recover faster by reimbursing costs that go beyond normal operations—like renting temporary space, rushing shipments, or leasing backup equipment. It's designed to minimize downtime and keep your business running after a covered loss. To maximize this coverage, track every expense and tie it directly to maintaining operations during the disruption.



## Loss Of Use & Access

Loss of use and access coverage helps businesses recover when physical damage or external events—like police barricades or storm debris—prevent entry to their property. It can apply even if the building itself isn't damaged, as long as operations are disrupted. Civil authority clauses and ingress/egress provisions are key tools for securing compensation during forced closures.

# Commercial Claims

## Preparing For A Commercial Claim Before Disaster Strikes

We work for YOU, the policy holder

Preparing for a commercial claim before disaster strikes means building a strong foundation—documenting your property, inventory, and income streams in advance. Keep updated photos, equipment lists, lease agreements, and financial records stored securely and accessibly. A proactive approach, including annual policy reviews and emergency response planning, can dramatically improve your recovery speed and claim success.



### All Risk Policies

All-risk policies offer broad protection by covering any type of damage or loss—unless it's specifically excluded in the policy. This means businesses are generally covered for unexpected events like fire, theft, or water damage, even if the exact cause isn't listed. However, exclusions like flood, earthquake, or wear and tear still apply, so reviewing the fine print is essential

### Tenant Vs. Landlord

When commercial property is leased, damage claims can get complicated—tenants typically cover their own contents and improvements, while landlords insure the building structure. Lease agreements often define who's responsible for repairs, deductibles, and filing claims, but gray areas can arise during disasters. Coordinating coverage between both parties is essential to avoid delays and ensure full recovery.

### Code Upgrades & Compliance

Code upgrades and compliance costs can surprise business owners after a loss—especially if local building codes have changed since the property was built. Ordinance or Law coverage helps pay for required updates like electrical, plumbing, ADA accessibility, or fire safety improvements during repairs. Without this coverage, you may be responsible for costly upgrades that aren't part of the original damage.

# Under Paid Or Denied Claim

## Reasons A Claim Can Be Under Paid Or Denied

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A claim can be underpaid or denied if the insurer determines the damage resulted from an excluded cause, like wear and tear or lack of maintenance. Incomplete documentation—such as missing photos, receipts, or expert reports—can also lead to reduced payouts. Additionally, if the insurer's adjuster overlooks hidden damage or undervalues repairs, the initial estimate may fall far short of what's truly needed to restore the property.

## Signs Your Claim May Be Under Paid

If your insurance estimate seems to ignore key repairs, specialty materials, or code-required upgrades, your claim may be underpaid. Another red flag is when the payout doesn't reflect the full scope of damage—especially if hidden issues like moisture, electrical, or structural problems weren't properly inspected.

## Common Denials

Common claim denials often stem from issues like late reporting, lack of documentation, or damage attributed to excluded causes such as wear and tear or flooding. Insurers may also deny coverage if they believe the damage wasn't sudden and accidental, or if the policyholder failed to mitigate further loss. Understanding your policy language and responding quickly with clear evidence is key to avoiding these pitfalls.



## Re-Opening Claims

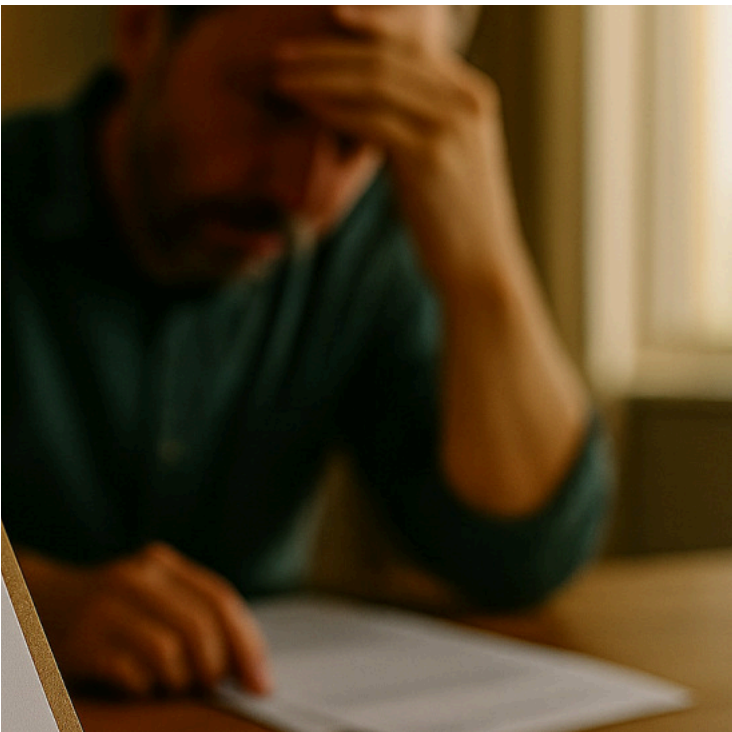
Reopening a claim allows policyholders to seek additional compensation when new damage is discovered, initial estimates were incomplete, or costs exceed the original payout. This process often involves filing a supplemental claim with updated documentation, expert reports, or revised repair scopes. A public adjuster can help identify missed items, build a stronger case, and negotiate for the full amount you're entitled to.

# Under Paid Or Denied Claim

## How Can A Public Adjuster Help With My Denied Claim?

We work for YOU, the policy holder

A public adjuster can help reopen your denied claim by thoroughly reviewing your policy, identifying overlooked coverage, and documenting damage with expert precision. They negotiate directly with the insurance company, challenging weak denials and presenting stronger evidence to support your loss. With their advocacy, many denied claims are reversed or significantly improved—especially when policyholders felt overwhelmed or dismissed.



### Supplemental Claims

Supplemental claims are filed when the initial insurance payout doesn't fully cover the cost of repairs, hidden damage, or newly discovered expenses. They allow policyholders to request additional compensation by submitting updated estimates, invoices, or expert reports. This process is especially common when restoration reveals deeper issues or when code upgrades and material costs exceed the original scope.

### Bad Faith Insurance Practices

Bad faith insurance practices occur when an insurer unreasonably delays, denies, or underpays a valid claim—violating their duty to act fairly and in good faith. This can include ignoring evidence, misrepresenting policy terms, or pressuring policyholders to accept low settlements. If you suspect bad faith, documenting every interaction and seeking professional support can help protect your rights and escalate the issue effectively.

### Delay, Defend, Deny

"Delay, defend, deny" is a tactic some insurers use to minimize payouts—first stalling the process, then challenging the claim's validity, and ultimately rejecting it. This strategy can wear down policyholders, leading them to accept less than they deserve or give up entirely. Recognizing these patterns early and seeking professional support can help you push back and secure a fair settlement.

# Rise Public Adjusters

## RISE Above The Insurance Company

We work for YOU, the policy holder

### Insurance Claims Shouldn't Be A Battle

Insurance claims shouldn't feel like a fight—they're meant to be a lifeline after disaster or unexpected events, not a source of stress and confusion. When policyholders face delays, denials, or lowball estimates, it can feel like the system is working against them. But the truth is, you paid for protection, and you deserve a fair, transparent process that honors your coverage and helps you recover fully. With the right support and advocacy, navigating a claim can be empowering—not exhausting.



# Rise Public Adjusters

## Rise Public Adjusters Can Get You The Maximum Payout

We work for YOU, the policy holder

When disaster strikes, the last thing you should have to fight for is the help you were promised. Insurance is supposed to be your safety net—not a maze of delays, denials, and confusion. At Rise Public Adjusters, we believe every policyholder deserves clarity, compassion, and a fair outcome. Whether your claim was underpaid, denied, or simply ignored, we step in with expertise, persistence, and a deep commitment to your recovery.

We don't just negotiate numbers—we advocate for your peace of mind, your property, and your future. From hidden damage to overlooked code upgrades, we uncover what others miss and make sure your voice is heard. You've already endured the loss—now let us carry the burden of the claim. Because rebuilding isn't just about walls and roofs—it's about restoring confidence, stability, and hope.

We understand the emotional toll disasters take. The sleepless nights, the uncertainty, the frustration of feeling unheard. That's why we show up not just as adjusters, but as allies—ready to listen, ready to fight, and ready to help you rise. Our process is transparent, our communication is clear, and our goal is simple: to make sure you're treated fairly and fully compensated for what you've lost.

So if you're tired of feeling dismissed, overwhelmed, or stuck in the insurance maze, let's change that. Let's turn your claim into a comeback. Let's rebuild with purpose, with dignity, and with the support you deserve. At Rise, we don't just adjust claims—we adjust outcomes



## Thank You

Thank you for trusting Rise Public Adjusters. We know how overwhelming the claims process can be, and we're honored to stand beside you—bringing clarity, advocacy, and peace of mind every step of the way. Your recovery is our mission, and we're here to help you rise stronger than ever.

## Next Steps

Schedule a free claim review with Rise Public Adjusters, gather any documentation you have, and let us assess whether your insurance payout was fair—or if you're owed much more.

## Rise Public Adjusters

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