

Why you need a Public Adjuster

Let us show you: Examine the following chart closely. It demonstrates the *vast* differences between using a Public Adjuster to help with your claim, as opposed to trying to do it yourself, without professional assistance.

With a Public Adjuster		Without a Public Adjuster
We thoroughly evaluate and analyze your property damage and insurance policies.	Assessment of your loss	Your claim will receive only whatever attention the company's adjuster can afford to give it.
We help prepare every part of your claim, every step of the way.	Preparation of your claim	You are on your own.
We help you accurately document your building damage, contents inventory, business interruption, additional living expenses, etc.	Documentation of your loss	You are on your own.
We present your claim to the insurance company and work with their adjusters to make sure you get all the benefits you are legitimately entitled to receive.	Presentation of your claim	You are on your own.
We do as much of the work as possible for you, leaving you free to keep your family and business together in this time of turmoil.	Use of your time	You must find time to put together your whole claim, keep up with the legion of phone calls and e-mails you make and receive from builders, various company adjusters, accountants, cleaning specialists, etc. – and THEN present your claim to your insurance company, often having to argue the smallest details over and over again.
We are usually able to help you receive a much higher settlement than you would on your own. We know and look for the maximum benefits you are legitimately entitled to under the terms of your policy.	Amount of your settlement	You'll likely get paid a much smaller amount if you put your own claim together, since you won't have anyone on your team to help you navigate the intricacies of the claims preparation, presentation and adjustment processes. And remember... the company's adjuster needs to try to keep his company's bottom line healthy, which often means paying out as little as possible to the policyholder.
We are able to take a large part of the burden off of you during this difficult time, which allows you to continue with your life and work in as normal a fashion as possible.	Hassle for you	You will very likely feel the claims process has completely consumed your life over a period of several months – if not years.