



Getting the Most Out of Your Water Damage Insurance Claim



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Mold Week! on Women's Wellness Radio

Public claim adjusters represent home owners who are filing claims with their insurance companies. They file the claims on their behalf and work with the insurance companies directly. This takes a lot of that burden off the shoulders of the home owners. The homeowners are also able to collect a higher percentage of their claims.

Different insurance policies have different endorsements to cover mold and there may be limitations. But if you work on your claim properly with your adjuster, you can separate different components of the claim that are mold versus water damage. And by doing this you can actually get more of your claim covered.

It's always good to get an estimate first from your contractor before beginning cleanup and then proof that your home was remediated properly before filing the claim.

Some claims have a 14-day exclusion written on them, meaning that if the damage occurs beyond the 14 day period, then that will not covered. Others don't have that exclusion written but may say that it's allowed neglect and has been occurring over a long period. In this case the claims adjuster can help with that.

Also, it's good to note that if you use wrong terminology or jargon when filing a claim, the insurance company will record that and use it against you. So instead of saying your home was flooded, you should say that you have a leak or plumbing problem which is covered; not just the leak itself, but all the damage the water has caused.

If you live in a flood zone (an area where there's a likelihood of being flooded), you may be required to have flood insurance on your home. And if you don't get it then the mortgage company will buy it on your behalf and add it to your mortgage payments which will make it more expensive.

What To Do if Your Home is Flooded

If your home has been damaged you need to file an insurance claim. But before that you want to mitigate any future damage from occurring. You can put a tarp on your roof so that as more rains come your interior won't be damaged any further.

If you have a water break you need to turn off the water. When leaving your home you need to turn off your power, water and gas before you vacate. Do whatever you can to mitigate future damage without jeopardizing your safety.

If your house is wet you need to do whatever you can to get it dry to prevent mold from growing because it does so quickly. If you have a wet carpet get it out or tear it out because the longer it sits there the more it's going to create humidity in your house and create a perfect environment for mold to grow! So anything that's soggy and wet needs to go.

The basics for hurricane preparedness are to make sure you have enough fuel, water and clean food. If you evacuate (which you should), you're going to be okay but if you don't and stay where you are, you're going to need more food in a short period of time.

During a hurricane you can't always rely on emergency services like 911. This is because they don't always respond to such emergencies and a fire truck can't drive in those high winds. You can't get far away without a flat tire and if you decide to stay where you are, you have to realize that if it doesn't work out you're not going to have anyone come help you out for quite some time.

Hiring a Public Claims Adjuster

If you hire a public claims adjuster he's going to stay on top of the claim for you and hound the insurance company. Insurance companies bring in adjusters from out of state to represent them or outsource to independent companies to adjust claims for them.

The public adjusters have to be licensed by your state. They also have to come to your property and take a look at the damage and assess it first-hand. Ryan James does this by visiting your place and taking lots of photographs. He itemizes everything he sees that's damaged and then uses the software program that all insurance companies use to make estimates.

Every state has a professional organization that people can use to find public adjusters. These organizations offer continuing education to their members because it's important for

adjusters to be up to speed on what's going on as far as the laws and regulations in the insurance industry are concerned.