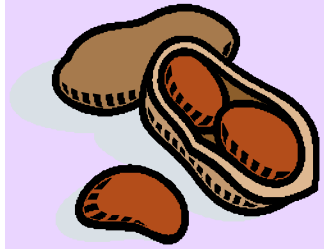


Measurements of Damaged Areas

Room Description:	Measurement:	Damage:
1.	1.	1.
2.	2.	2.
3.	3.	3.
4.	4.	4.
5.	5.	5.
6.	6.	6.
7.	7.	7.
8.	8.	8.
9.	9.	9.

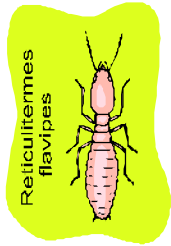


Was there food spoilage?
 If so, be certain to include spoiled items in your claim.

Were trees destroyed?
 Check your policy as there is probably coverage for lost shrubs and trees.

MOLD GROWS ON WET BUILDING MATERIALS AND CAN DEGRADE THE STRUCTURAL INTEGRITY OF A BUILDING!

Termites and mold love moist wood, drywall and plywood. Remove and replace ALL wet wood and drywall immediately to avoid this problem!



POLICYHOLDERS OF AMERICA

15 Orange Street
 Charleston, SC 29401
 888-648-8823

We're a click away:
www.policyholdersofamerica.org

Inspection Log		
Date	Inspector	Notes

POA is a non-profit, consumer educational organization. We help policyholders receive the benefits for which they've paid. We are funded

FORM 1—Property

CONTRACTORS POLICYHOLDER ASKED TO BID

Get at least two bids based on the EX-
ACT scope of work required. Insist that
these bids be BINDING for several
months. And, ask for a BID, not an
ESTIMATE.

If architectural plans are needed, you
may need to have the insurer agree to
hire an architect.

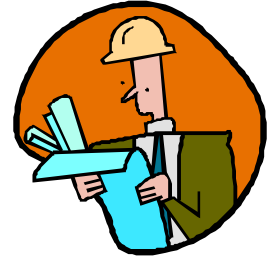
Usually, the policy allows a 20—21% fee
for a GENERAL CONTRACTOR if
THREE or more trades are involved. For
example, if a painter, carpenter, and
roofer is needed, three trades are in-
volved and General Contractor is
needed to oversee the entire project.

All Bids Must Be Done On SAME SCOPE OF WORK

Contractor Name:
Contact Number:
Bid total: **Is bid binding? If so, for how long?**
Date contractor can begin:
Estimated completion date:
References:

Contractor Name:
Contact Number:
Bid total: **Is bid binding? If so, for how long?**
Date contractor can begin:
Estimated completion date:
References:

Provide written bids to insurance company.



*Many insurers PAY their
"preferred contractors" for
ESTIMATES. These contractors
may never have any intention
of doing the work so they
LOWBALL their estimates. Why
do you think they are
"PREFERRED INSURANCE
CONTRACTORS"? Get your
own BIDS from qualified, local
contractors ready, willing and
able to do the work! Also,
because of scammers that
swoop down on victims after
disasters, we recommend only
using local contractors with
roots in your community. I*

CONTRACTORS SENT OUT BY YOUR INSURANCE COMPANY

Here's where it can get squirrely. The insurance company will attempt to lowball estimates so they can pay less for your claim. More often than not, their estimates are woefully low and are done by contractors PAID to submit the estimate. Be certain that YOUR contractors bid on an inclusive scope of work and if the insurance company-hired contractor operates on a different (or inadequate) scope of work, ask your contractors to put in writing why they feel other repairs are necessary.

INSURANCE CONTRACTOR'S ESTIMATE

Contractor's name:
Phone number:
Estimate total:
Date construction to begin by this contractor?
Date construction to be completed by this contractor?
References:

YOUR DUTIES AND THEIR DUTIES

An insurance policy is a contract between two parties. You have the duty to COOPERATE with the insurance company (that means be reasonably available, give reasonable access to your property and provide documents that are available to assist the adjuster). You also have the duty to MITIGATE damage which means protect the property from further damage. If water damage has occurred, be certain to ask

the adjuster to be specific about what you can do to protect your property. For example, can you, without jeopardizing coverage, rip-out wet drywall to prevent mold? If so, store all materials you want to discard in large plastic garbage bags away from the property so the adjuster can inspect the items.

The insurance company has a duty to fairly and in a timely manner adjust your claim. They cannot, by

law, lowball your claim, put unreasonable requirements on you, or otherwise gyp you out of the coverage for which you've paid.

Remember, be firm but respectful. If it all goes to hell in a handbag, call Policyholders of America at 888-648-8823 for help.

Sometimes, insurance adjusters have the guts to ask policyholders to produce personal financial information like tax returns. Most courts consider this an invasion of privacy because your personal tax returns have NOTHING to do with the adjustment of a claim. You are only required to produce information helpful in the adjustment of a claim. If you have any questions, please feel free to contact Policyholders of America at 888-648-8823 or by email: info@policyholdersofamerica.org

List any and all documents that the adjuster has asked you to provide, check the box next to the document (s) you provided and write the date that you provided each document:

<input type="checkbox"/>		DATE
<input type="checkbox"/>		DATE
<input type="checkbox"/>		DATE
<input type="checkbox"/>		DATE
<input type="checkbox"/>		DATE
<input type="checkbox"/>		DATE
<input type="checkbox"/>		DATE

List ANY unresolved issue below:

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POA is a non-profit, consumer educational organization. We help policyholders receive the benefits for which they've paid. We are funded exclusively by other policyholders who have had their own battles with their own insurance companies and won. We are not promoters of litigation; in fact, we help policyholders avoid litigation by helping them resolve their own claims.

Join us. Free and full memberships are available.

GRADE YOUR INSURANCE COMPANY:

Assign a grade (A for excellent, B for above average, C for average, D for below average and F for failed miserably) to each of the following:

Time Period Covered: from _____ to _____

Applied all coverages available to me in my policy _____

Promptly investigated claim _____

Thoroughly investigated all aspects of my loss _____

Provided realistic payments to me so I could get the work done _____

Provided payments for LIKE KIND AND QUALITY _____

Encouraged me to use the contractor (s) of my choice _____

Provided prompt payments _____

Provided Additional Living Expenses for living quarters comparable to my own home _____

Was helpful, courteous and did not fight me every step of the way _____

Did not play "musical adjusters" with me _____

Allowed me to honor MY duties under the policy including my duty to mitigate damages _____

Acted in good faith and dealt with my claim in a professional manner _____

Asked only for information necessary to adjust my claim _____

Other comments:

