

Tips for Speaking with Your Adjuster

GET READY for Your Appointment with the Adjuster:

- 📄 Keep a running list of damages and questions for the Insurance Adjuster
- 📄 Take photos and video of the property damage
- 📄 Make copies of receipts for hurricane-related expenses — one for the Insurance Adjuster, one for your records
- 📄 Be on time for the meeting and be ready to participate during the entire inspection

ASK QUESTIONS with the Insurance Adjuster as Needed:

- ❓ What information, documents, and forms do you need from me?
- ❓ Should I begin repairing my property?
- ❓ How do I get reimbursement for hurricane-related expenses?
- ❓ What do I need to send to the Insurance Company?
- ❓ What do I need to keep?
- ❓ Do I invoice hurricane repair vendors directly?
- ❓ When can I get a damage estimate?
- ❓ How long will it take to get my insurance claim check from the Insurance Company?
- ❓ Who can I contact if I have additional questions?

BE ACTIVE During Your Home Inspection:

- 💡 Accompany the Adjuster as they walk through and around your entire property
- 💡 Identify all damage to your home and personal property items, even for damage that seems insignificant
- 💡 Make sure the Insurance Adjuster documents and takes photos of everything, even if you've already taken your own photos
- 💡 Double-check and ensure the Insurance Adjuster records all of the damage
- 💡 Create a log for the inspection including: answers the Insurance Adjuster gave you for any questions; time and date the Insurance Adjuster arrived; how long the inspection lasted; any damages the Insurance Adjuster refused to include or that they discounted

ALWAYS KEEP IN MIND:

- ⚠️ Insurance Adjusters do not make the final decisions
- ⚠️ Insurance Adjusters work for their insurance company, **not for you**
- ⚠️ The information you provide to the Insurance Adjuster will form the basis your claim
- ⚠️ If the Insurance Adjuster is missing information, the Insurance Company will not have it either when they make decisions about your claim

**For more information, contact Pierce Skrabanek today
at (832) 690-7000 or pstriallaw.com**