

# Claim Comparisons: Ice Dam Damage With And Without a Public Adjuster

### Introduction

Dealing with your insurance company after suffering from property damage due to ice dams can be overwhelming and cumbersome. Moreover, quantifying the cost of property damage is a complicated process that requires specialized skill, expertise, and knowledge. Most professionals simply don't have the time needed to devote to the insurance claims process.

# Some questions commercial property owners or managers might consider are:

- How do I know my insurance company is offering me a fair settlement?
- How do I know what my policy covers and what I'm entitled to?
- How do I find contractors who can take on my project?
- How much time is this going to take?
- What is a public adjuster and how can they help me?

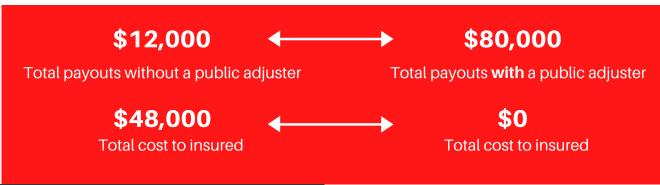
When thinking about working with a public insurance adjuster, consider the results:

#### Scenario:

A winter storm in Massachusetts drops 12 inches of snow followed by a week of below freezing temperatures. Your properties heat escapes into the attic melting a layer of ice on your roof. The ice melt has nowhere to go, causing it to creep into the shingles and interiors of walls, and run down to the edge of your roof where colder temperatures create an ice dam. Your property's damages include water damage to your ceilings, walls and floors.



#### With a Public Adjuster Without a Public Adjuster You file a claim with your insurance provider. You file an insurance claim with your insurer. The insurance company sends their adjuster to Your public adjuster reviews your insurance investigate the extent of the insurance policy at length so they can have a company's liability. comprehensive understanding of your policy, the legal terms, and complex provisions included. The insurance adjuster documents surface The public adjuster visits the damaged property damage, without investigating potential and investigates the full scope of damage, damages that may not be visible, such as including damages that may not be visible on moisture trapped between walls, resulting in the surface, such as water damage to the inside significant repair costs down the road. of wall cavities, warped baseboards, and places where mold and mildew could form. Your public adjuster brings in partners with expertise in The adjuster from the insurance company uses complex and confusing jargon, assessing that mitigation and general contracting to assist with the total damages amount to \$12,000 to repair determining repair costs based on the extent of the damage to your ceilings, walls and floors. damage. The public adjuster builds a comprehensive You review your claim, but the legal terms and assessment of damages, finding that the extent provisions are complicated so you trust the of damage amounts to \$80,000, exceeding the insurance adjuster's assessment. insurance adjuster estimate by 567%. Because the public adjuster has extensive knowledge You research the contractors you need to repair and expertise with insurance policies and your property but discover that most contractors damage assessments, the public adjuster is able will not be able to make the necessary repairs to create a compelling case on behalf of the with the quote given by the insurance company. insured. Your public adjuster is able to successfully The general contractors you hire to repair your negotiate a larger insurance payout that covers property discover additional damages that can't the water damages to the ceiling, wall cavities be seen on the surface. Additional repairs and floors, the replacement of insulation to needed include water damages to the ceiling, prevent future ice dams, and the cost of hiring a wall cavities, and floors that could lead to mold public adjuster. and mildew, and the replacement of insulation to prevent future ice dams. The general contractor estimates the additional costs for You receive recommendations from your repair to be \$60,000 adjuster on trusted partners that can repair the damages to your property. The insurance company argues that the damage was not reviewed by an expert and therefore they will not cover the costs to repair your Your property is restored to its original condition. property.



### Conclusion

Public insurance adjusters are licensed professionals that represent the policyholder - **not the insurance company**. They are experts in the details and language of insurance policies, which often include complex provisions, clauses and legal terms. Hiring an adjuster when suffering from damage due to ice dams not only protects the policyholder from any pitfalls due to inexperience but also eases the burden of the time-consuming process. Their advanced training and expertise allows them to maximize insurance claims so property owners can restore their properties to pre-loss condition. You work hard for your property and shouldn't settle for less than what you need to recover it post-damage - with a public insurance adjuster on your team, you won't have to.

#### If you're a property owner suffering from loss due to ice dams, we can help!

We believe everyone has a right to fair compensation when their property is damaged by no fault of their own. We help guide conversations around reimbursement and serve as an advocate for our clients' best interests.

#### CONTACT US >





## **Our Team**

When catastrophe strikes, who is looking out for you? At Raisman Claims Catastrophe Group, we believe everyone has a right to fair compensation when their property is damaged by no fault of their own. For the past 20+ years, we have worked with clients and contractors across to the country to restore property after severe weather related damages. Our work and expertise spans across dozens of property damage claim types including claims related to extreme weather events, fire, water, smoke, vandalism, inventory loss, rent loss, and business income loss. For each claim, we assemble a unique team of subject matter experts including contractors, roofers, electricians, plumbers, and more. If you would like to lend your expertise to our team or know someone who has been impacted by a catastrophic event, please don't hesitate to contact us.

Still have more questions about how we work? Check out our Public Adjuster FAQs worksheet.

### **Contact Us:**



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