

# ESTIMATING THE DAMAGE



## Q. WHAT IS AN ADJUSTER AND WHAT DOES AN ADJUSTER DO?

**A.** An adjuster is a person who determines the amount of damage to your home and property – what can be repaired or replaced, and at what cost.

An adjuster reviews your insurance policy to determine if the damage is covered and if there are any dollar limits or deductibles that apply. They also should explain your policy's coverage for the claim.

Remember in larger weather events or disasters, not all adjusters will live or work in your state. Some adjusters may be sent from other states to help when there's a large number of claims.

## Q. WHAT IS AN INDEPENDENT ADJUSTER?

- An independent adjuster works for several different insurers. An insurer uses independent adjusters when it doesn't have its own adjusters on staff or when it needs more adjusters than it has available; this often happens in a large disaster.
- An independent adjuster does the same work as a company adjuster (see above).
- You do not pay an independent adjuster.

## Q. WHAT IS A COMPANY ADJUSTER?

- A company adjuster works only for that insurer.
- The insurer hires and pays a company adjuster. This adjuster will settle the claim based on the insurance coverage you have and the amount of damage to your home and property.
- You do not pay a company adjuster.

## Q. WHAT IS AN INDEPENDENT ADJUSTER?

- A public adjuster is a professional you can hire to handle your insurance claim.
- Public adjusters have no ties to the insurer.
- They estimate the damage to your home and property, review your insurance coverage, and negotiate a settlement of the insurance claim for you.
- Many states require public adjusters to be licensed. Some states prohibit public adjusters from negotiating insurance claims for you. In those states, only a licensed attorney can represent you.
- You have to pay a public adjuster.