



WORKING WITH THE INSURANCE ADJUSTER

As of August 6, 2020

How long after I file a claim will an adjuster come to inspect my home?

It depends – every disaster can be different. Ask your insurer when you file the claim.

If you don't hear from an adjuster in a reasonable amount of time, contact your insurer or insurance producer. A reasonable amount of time could be 3 to 5 days for a minor claim. But, it may take longer for the adjuster to reach you following a large disaster in your area. Be sure they know how to contact you.

What should I do to prepare to meet with the adjuster?

It can be helpful to:

- Make a list of all damaged or destroyed personal property. Make a list of damage to the home and other structures, like a garage, tool shed, or in-ground swimming pool. Work from memory or from photos if you have no records of your destroyed property.
- Gather any photos or videos of your home and property before they were damaged or destroyed.
- Include receipts from when you bought the damaged or destroyed items, if you have them. Search online shopping sites or online retailers to help estimate costs.
- If you have time before the adjuster inspects your home, try to get written bids from contractors. You aren't required to have bids, but it can help. The bids should detail the materials to be used, prices of those materials, and labor on a line-by-line basis.

- Take notes when you meet with the adjuster. Get the adjuster's name and contact information and ask when you can expect to hear back.

What will happen when the insurance adjuster comes to my home?

- It is generally a good idea to be there when the adjuster comes to your home. You can show the adjuster where you believe there has been structural damage and give the lists you've prepared of property or structural damage, photos or videos you've taken, and bids from contractors.
- The adjuster will inspect your home and take photographs and measurements. While the adjuster is there, they may even do some calculations of the damage and cost to repair.
- Before the adjuster leaves, it is a good idea to make sure you have their contact information, as well as to ask the adjuster what the next steps will be and to estimate when you'll hear back from them.
- Ask the adjuster if there's any other information you should provide. After the adjuster leaves, you may need to gather more information or start a personal property inventory list.

If I hire a public adjuster, will the insurer still send its own adjuster?

The insurer doesn't have to accept your public adjuster's estimates.

The insurer will typically send either a company adjuster or an independent adjuster to assess and estimate damage to your home or property.

How is a public adjuster paid?

- If you hire a public adjuster, it's your responsibility to pay their fee.
- A public adjuster should give you a contract. The contract should explain what services the adjuster will provide and how much you will pay.
- If you hire a public adjuster after your insurer has made an initial offer, ask about the fee. The contract should say if the fee you'll pay will be based on the total the insurer pays or on the amount the public adjuster negotiates for you.
- You should ask your public adjuster to routinely provide you updates on the status of your claim.