ADJUSTERS INTERNATIONAL
The *right* way to settle claims®

Educational Factors To Consider

Be sure to understand each of the following factors before engaging with the insurance company. Knowledge is the key to a successful claim outcome.

- What is my broker's/agent's role?
- Does the adjuster work for us or the insurance company? Why they can't work for both. Conflict.
- Does the insurance company pay for professionals necessary to evaluate my claim? Are they working for me or them?
- Can I compensate employees who help with cleaning or restoration?
- Is the insurance company using an independent building or equipment consultant to prepare a bid? Who are these consultants? Who are they working for? Do they only work for insurance companies?
- How quickly can I get started rebuilding?
- Does my risk manager have the requisite skill sets to negotiate a large property claim?
- JPA's and Pools. Do they really have my district's best interest in mind?
- How does my policy address increased costs due to new codes? If my coverage is limited, what can I do about it?
- Temporary facilities. Portables. Hardscape. Temporary or permanent? How presenting my story can affect my recovery. Do I know my policy provisions?
- Do we have the resources in-house to address students' and teachers' needs and get the most from the insurance company?
- Typical school inventories can be 5,000 items or more. They need to have ages, source documents to support replacement prices, and condition coding to secure the settlement. What is the time commitment necessary to prepare the inventory?
- Will the insurance company pay for a construction manager?
- What is the difference between a schedule of values and a schedule of limits?
- Employees' personal property and/or tools - How does the policy respond?
- What does Title 24 and handicap access mean to me and my claim?

- What are extra expenses? What can be included? Can I use extra expenses to offset shortfalls in property coverages?
- Is there coinsurance in my policy? What does it mean?
- What are expediting expenses? How do they differ from extra expenses?
- Temporary locations? What happens at the end of my claim?
- How does the event affect volunteers?
- How does the event affect donations?
- Utilizing extra expense coverage to secure "E-Space" for classrooms off-campus.
- Can I compensate employees or volunteers who help with cleaning or restoration?