ADJUSTERS INTERNATIONAL
The *right* way to settle claims®

Health Care 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?
- Do they only work for insurance companies? Why this should be a red flag.
- Does the adjuster work for me? 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?
- Is there coinsurance in my policy? What does it mean?
- How is actual cash value determined? Why should I care?
- Can I compensate employees who help with cleaning or restoration?
- Replacement properties. Lease purchase strategy. Is it good for me?
- 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?
- How does my policy address increased costs due to new codes? If my coverage is limited, what can I do about it?
- Will the insurance company pay for a construction manager?
- What is the difference between a schedule of values and a schedule of limits?
- Does my risk manager have the requisite skill sets to negotiate a large property claim?
- What does Title 24 and handicap access mean to you and your claim?
- Can I continue to pay my employees?
- What are extra expenses? What can be included? Can I use extra expenses to offset shortfalls in property coverages?
- What are expediting expenses? How do they differ from extra expenses?

- Temporary facilities. Portables. Hardscape. Temporary or permanent? How presenting my story can affect my recovery. Do I know my policy provisions?
- How does the event affect volunteers?