ADJUSTERS INTERNATIONAL
The *right* way to settle claims®

Religious Organization Property Damage Claim 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 us or them?
- How quickly can we get started rebuilding?
- Is there coinsurance in our policy? What does it mean?
- How does the event affect volunteers?
- How does the event affect donations?
- Continuing services to the congregation or the communities serviced. Best practices to continue.
- Items of religious and/or historical significance. How do we deal with them?
- Utilizing extra expense coverage to secure "E-Space" for classrooms off-campus.
- How to quantify long-term effects of less effective community outreach?
- Can we compensate employees or volunteers 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 does our policy address increased costs due to new codes? If our coverage is limited, what can we do about it?
- Will the insurance company pay for a construction manager?
- Temporary facilities. Portables. Hardscape. Temporary or permanent? How presenting our story can affect our recovery. Do we know our policy provisions?