

Becoming A Master Public Adjuster

Your Guide For Training

Mark & Alexander Houser



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Your Guide For Training



The Complete Mentor, LLC
Levittown, Pennsylvania

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Becoming A Master Public Adjuster

Your Guide For Training

For People With The Need To Public Adjust Homeowners Insurance Claims

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Know The Rules Of The Game

By Mark & Alexander Houser

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www.howtobecomeapublicadjuster.com/training

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The Complete Mentor LLC
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Why Invest In Owning A Public Adjusting Firm

- **Low Investment** ranging between \$3,000 to \$8,000 with Education and Tools.
- **Return on investment** (ROI) is a financial concept that measures the profitability of an investment. There are several methods to determine ROI, but the most common is to divide net profit by total assets. For instance, if your net profit is \$50,000, and your total assets are \$200,000, your ROI would be 25 percent. How about a return that at least 3,000 to 5,000 percent in the first year.
- **Industry in demand** reviewed annual employment data from the Bureau of Labor Statistics from 2008 to 2017 to identify the fastest growing industries. The country needs on the east coast 10,000 and through out the country 50,000 new public adjusters just to cover the basic needs. The insurance companies are getting even worse then they ever were. There is a book you need to buy called From Good Hands to Boxing Gloves it tell a story about Allstate insurance company hiring a man and paying him millions to teach them to only pay .48 cents on the dollar to their clients when they have a claim. A conservative judge told Allstate if they didn't come up with what the attorney had subpoenaed the whole company would be in contempt of court then all but three companies said if Allstate could do the .48 cents on a dollar why couldn't why not them.
- **Insurance company** are telling insurance adjusters (IA's) they need to work more hours and be paid less and deny more claims.
- **Recession-Proof** is a term used to describe an asset, company, industry or other entity that is believed to be economically resistant to the effects of a recession. The economy has no effect on the industry because we work on the other side of the Actuarial tables, An actuary is a business professional who deals with the measurement and management of risk and uncertainty. If you have a half a million homes you will have 60 to 65 hot water heaters that will damage a home about \$7,000 to \$25,000 every day. And this is only one of hundreds of types of claims that happen everyday.
- **Inflation-Proof** is an inflation-proof investment is one whose value increases based on the rate of inflation



Freedom & Lifestyle

Introduction To Public Adjusting



Hi I'm Mark Houser President of Property Adjustment National Association. I'm going to walk you through what it takes to become a public adjuster and what the life of a public adjuster looks like. You'll learn how this career you have properly have never heard of can change your life and the lives of the people you help.

SO WHAT IN THE WORLD EVEN IS A PUBLIC ADJUSTER?

- For the rest of you, a public adjuster is someone who works for a property owner against their insurance company in a property damage claim.
- Basically like a lawyer but in a very narrow field and with no law degree and we don't leave our clients with less than they need after getting paid.
- The goal of a Public Adjuster is to maximize the settlement of the property owner.
- Typically you are working with homeowners and commercial property owners.
- Most Public Adjusters are sadly poorly trained.
- In contrast the typical insurance adjuster that most people are aware of works for the insurance company. They are generally trying to minimize or deny the settlement the insurance company has to pay out.
- Insurance adjusters can cover a wide variety of different types of property losses beyond what a public adjuster deals with depending on their training. Typically they aren't well trained, often with only a few weeks of training or less, and the training they do get, a lot of that is how to minimize a claim.
- Typically this is an entry level position at an insurance company and most people don't tend to stay as adjusters either moving up the ladder or more likely moving to greener pastures. You can only take so much of telling people no when they are most vulnerable.
- Then there is a third type of adjuster called an independent adjuster. They work with insurance companies but unlike their in-house counterparts they are free agents who often work for multiple insurance companies.
- Insurance companies typically use them in areas where having in house adjusters isn't feasible or when they need extra adjusters in an area such as after a hurricane or a flood.
- Because they don't work directly for insurance companies they always run the risk of being replaced as insurance companies try to pit independent adjusters against each other to get the lowest costs.

SO WHY WOULD SOMEONE EVEN NEED A PUBLIC ADJUSTER?

- As a property owner it is your job to demonstrate to the insurance company for what reason and why you need to be paid.
- This isn't the insurance adjuster's job, contrary to most people's beliefs.
- The typical property owner, however, isn't prepared for this.
- They don't understand what their policy covers.
- They don't know what things cost to repair or fix.
- And often they don't have the time to figure it all out.

Introduction To Public Adjusting

According to one study, Public Adjusters on Average increased 574% more money for their clients than people who went it alone vs taking what the insurance company is willing to pay. Because most people don't know what their homeowner's insurance covers they try and rely on the insurance company to tell them if they have coverage or not.

BIG MISTAKE!

- Homeowner's all the time say one wrong thing and have the insurance company say, "Sorry you're not covered for that." when they are.
- Here is an example. "The Sewer backed up", the insurance company will deny you because they don't cover water damage from the sewer or they would call groundwater.
- But that isn't what happened.
- That water isn't from the sewer, it's your water from your home that was blocked that came back into your home.
- The sewer almost never backs up, if that were the case all your neighbors would have the same problem.
- There are hundreds of these little phrases that insurance companies will use to deny claims before they even get started, many of which the policy really does cover.
- The claims that don't get outright denied are more often than not minimized.

As a public adjuster you stand in the gap protecting the interest of homeowner's and commercial property owner's.

Remember how I said public adjusters are like lawyers? Besides not having a law degree, there is one other key difference.

HERE AT THE ASSOCIATION, WE BELIEVE IN DOING NO HARM LIKE A DOCTOR

- That means always getting the homeowner what they need to fix their property after we take our fee.
- No leaving people with damaged property that they can't afford to properly fix because your fee is too high.
- In most states that is no more than 20- 25% for small claims \$50,000 and down and 10% for big claims.
- Because in large claims you will find damaged personal property which is paid out at actual cash value which is replacement cost minus depreciation.
- So to guarantee the client what they need and still cover our fee it needs to be done at 10%. (Some states called capped states have caps that are lower than 25% for any size claim typically 10% to 12.5%)

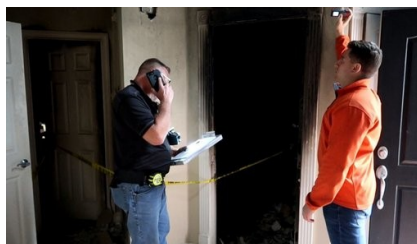
HOW DO PUBLIC ADJUSTERS LEAVE ENOUGH MONEY FOR HOMEOWNERS IF THEY TAKE 20-25%?

Two ways: O&P And what we call getting down to the ridiculous O & P?

O&P or Overhead & Profit is added to claims and adds 10% and 10% or 20% to the final claim amount.

Typically this is one of the things that insurance companies fight over and for most homeowners they don't even know they deserve it. We teach how to get O&P every time. (This is something that most public adjusters don't even know how to do) This is an additional 20% beyond what the costs of repair are and the courts say the insured is do.

"GETTING THE DOWN TO RIDICULOUS"?



Even the simple job of setting and removing of switch plates has a value, and can be found in every software out there.

We teach public adjusters to make sure everything is accounted for in the estimate and that a reason is given for when it is included.

The typical contractor estimate is three line items with a total.

We teach Public Adjusters reconstruction methods so that you understand how something should be fixed or repaired the right way, and then how back it up with documentation or facts and evidence.

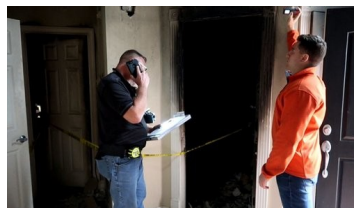
No Inflating Of Estimates Just To Make Them Bigger!

SO WHO IS PANA?

We are Property Adjustment National Association one of three national public adjuster associations and currently the biggest.

AND THE ONLY ASSOCIATION THAT OWNS A SCHOOL THAT TEACHES AND TRAINS PUBLIC ADJUSTERS.

- Every other “school” out there only teaches how to pass the public adjuster license test for each state or how to use an estimating software.
- This is why most Public Adjusters are poorly trained.
- Passing A Test Does Not Prepare You To Be A Public Adjuster
- Before We Came along No Public Adjusters were properly trained.
- At best you would have some who were converted insurance adjusters but for the most part public adjusters have been trained by whisper down the lane methods taking years, and they still have massive gaps in their training.
- They simply follow around another public adjuster for years hoping to pick up whatever scraps they can along the way.



Let's do a little math.

One \$10,000 claim at 20% (in non-cap states) = \$2,000 (10% in cap states) = \$1,000

About 4 hours' worth of work.

You do just one of those a week you just made \$8,000 a month or \$96,000 a year at 20%. You do just one of those a week you just made \$4,000 a month or \$48,000 a year at 10%.

And that is the lowest type of claim that you will see.

It isn't hard to find \$10,000 claims.

The Average cost of a claim the insurance company pays out in 2015 (this has increased every year) is \$11,402 x 20% = \$2280.40 x 4 = \$9,121.60 x 12 = \$109,459.2

Just about 5 out of every 10 homes have a claim between \$5,000 and \$10,000 right now. And when it comes to damage it doesn't take much before it gets to over \$10,000.

\$11,402 is what the insurance company on average pays out as a Properly Trained Public Adjuster you always beat the average.

Larger claims of course take more time than 4 hours but they also pay better too.

It is all how you position yourself.

You could also do it a slightly easier way by doing 1 \$1,000,000 claim where you make 10% or \$100,000.

AS A PUBLIC ADJUSTER, YOU HAVE LOTS OF WAYS YOU CAN MAKE OVER \$100,000, IT IS ALL ABOUT IF YOU'RE WILLING TO PUT IN THE WORK.

HOW DO YOU FIND WORK AS A PUBLIC ADJUSTER?

Most public Adjusters idea of marketing is joining a networking group like BMI. But that isn't really marketing. We teach you how to work with other professionals. You'll learn how to put yourself in the path of work, so it flows right to you. Contractors, Realtors, Plumbers We teach you how to setup a network of people who see claims all the time and who you can help solve problems for by finding money that they otherwise wouldn't be able to get. One top of that we will teach you how to build a firm, with other public adjusters under you so you can make money even when you don't work. You Make A Cut Off the top kind a like a real estate broker does with real estate agents.

TYPICAL JOB = YOU WORK YOU MAKE MONEY

TYPICAL JOB = YOU DON'T WORK YOU DON'T MAKE MONEY

ONCE YOU BUILD A FIRM YOU GO FROM HAVING A JOB WHERE YOU ARE YOUR OWN BOSS TO OWNING A BUSINESS WHERE YOU MAKE MONEY EVEN WHEN YOU DON'T WORK

THAT IS WHAT IS BEFORE YOU. FREEDOM TO WORK WHEN AND HOW YOU WANT.

IF YOU THINK YOU'RE NOT SMART ENOUGH TO DO THIS YOUR RIGHT AS OF NOW ONLY BECAUSE YOU HAVEN'T BEEN TAUGHT BY US, BUT YOU WILL. (TIME + KNOWLEDGE + EFFORT = SUCCESS)

Want to work a lot and make a lot of money we will teach you how to build your business that way.

Want to work a little and spend time with your family or doing your favorite hobby but still want to make a decent income?

We Can Help You Do That Too!

YOU ARE NEVER ALONE

When You Join The Association You Join A Family of like Minded Brothers and Sisters Who All Want To Help Each Other Get The Most for Their Clients.

Most Public Adjusters Outside of the Association aren't that way. All They care about is their own little kingdom, their little piece of turf that they control.

And they do everything they can to stop anyone else from coming and taking a part of what they think is theirs.

But it isn't theirs.

It is homeowners and commercial property owners who need your help.

That isn't a game or some hill that someone can claim, it's a person in need.

AND YOU CAN BE THAT PERSON WHO HELPS THAT PERSON IN NEED

When people go through claims it is often an emotional time for them.

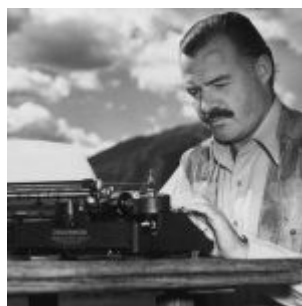
Their home or place of business is no longer whole, and you step into that and solve that problem for them.

THAT IS WHAT ALL THIS IS REALLY ABOUT, HELPING PEOPLE WHO NEED YOUR HELP.

IF THAT SOUNDS LIKE SOMETHING YOU WANT TO DO HERE IS WHAT YOU GET WHEN YOU JOIN THE ASSOCIATION:

For Whom the Bell Tolls by Ernest Hemingway

"Today is only one day in all the days that will ever be but what will happen in all the other days that ever come can depend on what you do today, each moment of each day is a test that determines your future."



Founders, Board Members, Trainers

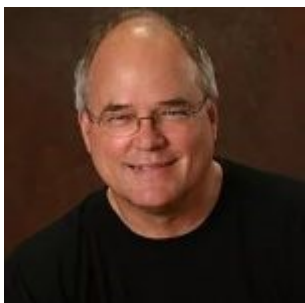
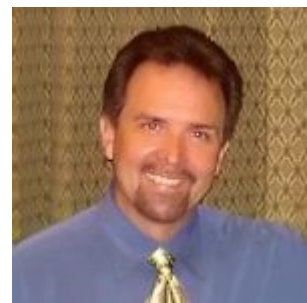


Mark Houser Founder Who Will Be Your Personal Mentor

Mark Houser, when trying to help his clients with challenges, found that many of his clients were having troubles with their insurance companies with homeowners insurance claims. So Mark started working with a public adjusting firm learning how to become a public adjuster. He received his license as an adjuster and became a Regional Vice President with the largest company. So, Mark went to Vale National training school for adjusting. Then he devoted many years learning the business of adjusting. He had gained such an understanding of the business that he decided to work towards changing how adjusting for the homeowner is done. Now he is teaching other people how to aid him in helping others. Mark is the founder of Property Adjustment National Association. Now The largest National Public Adjuster Association.

Steve Patrick Board Member

Steve Patrick Owner of LP Loss Consulting and National Speaker in the contracting industry. LP Loss Consulting is the largest appraisal company and the most powerful in the states. Steve also was a trainer at Vale National training school for adjusting. Steve Patrick Is One Of Our Master Trainers In Appraisal. Over 2,000 Roofing Claims Only Seven Did He Not Get Overhead & Profit



Don Wood Board Member

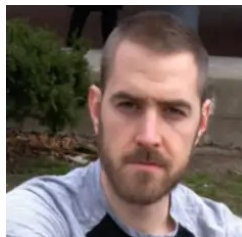
Don is a licensed Public Adjuster in New York, New Jersey, North Carolina, Florida, Texas, and Oklahoma. Don has several decades of experience in the related fields of construction, general contracting, and property insurance, and is a thought leader in the public adjusting industry. Don has delivered Continuing Education programs for public adjusters in Texas and New York. In addition to public adjusting, Don is a Certified Professional Estimator with the American Society of Professional Estimators, member of the International Code Council, and a Windstorm Network Wind Certified Appraiser and Umpire. Don is past President of the Texas Association of Public Insurance Adjusters (TAPIA). Don is the one that made most of what is the top of the attorneys millionaires after the Katrina hurricane.

Kevin Kaufmann Trainer Speaker

Kevin has earned the distinction S.P.P.A. Senior Professional Public Adjuster, having founded Property Adjustment Corporation in 1990. Kevin is certified in Property Claims and Commercial Fire Coverage and is trained in Commercial Building Restoration. He is a licensed public adjuster in Pennsylvania, New Jersey, New York, Maryland, Delaware, North Carolina and Florida and is an active member of the National Association of Public Adjuster as well as the Mid-Atlantic Association of Public Adjusters.



Chip Merlin Trainer Since 1983, Chip Merlin has served as a plaintiff's attorney with a focus on commercial & residential property insurance claim disputes and bad faith insurance litigation. Chip is a noted national authority on insurance bad faith, lecturing to national trade groups and publishing a number of papers and articles on the subject for organizations such as The American Association for Justice, The Florida Justice Association, The Windstorm Insurance Network, and Trial Magazine. As founder and president of Merlin Law Group, Chip has dedicated his practice to the representation and advocacy of insurance policyholders in disputes with insurance companies nationwide.



Alexander Houser Founder

Association's operations and Vice President. Alex is a well trained marketer and sees a powerful future for the Association of PANA and the NNA National Neighbors Association. Alex is a great technician.

Founders Board Members Trainers

Jonathan Wheeler Trainer

Jonathan founded The Law Offices Of Jonathan Wheeler more than 25 years ago. He wanted to build a firm whose focus was on seeking justice for individuals and businesses throughout Pennsylvania and New Jersey, particularly against larger insurance companies.



Tony Rougas Board Member is the largest appraisal company and the most powerful in the states.

John Wood Board Member

J.D., NYU School of Law B.A., summa cum laude, Texas Christian University Honors:
Phi Beta Kappa HEB-ISD Hall of Fame Numerous Creative Writing Awards
John Wood Started Statement of Client's Rights



David Furtato Board Member

"We hold steadfastly to our vision and our values – we never stop innovating. Innovation is what allows us to be flexible and to pivot when needed to get you the results you deserve."
Best attorney to create an argument that wins.

Statement of Client's Rights Section 1210.1 of the Joint Rules of the Appellate Division amended April 15, 2013 **John Wood**
(22 NYCRR §1210.1)

1. You are entitled to be treated with courtesy and consideration at all times by your lawyer and the other lawyers and nonlawyer personnel in your lawyer's office.
2. You are entitled to have your attorney handle your legal matter competently and diligently, in accordance with the highest standards of the profession. If you are not satisfied with how your matter is being handled, you have the right to discharge your attorney and terminate the attorney-client relationship at any time. (Court approval may be required in some matters, and your attorney may have a claim against you for the value of services rendered to you up to the point of discharge.)
3. You are entitled to your lawyer's independent professional judgment and undivided loyalty uncompromised by conflicts of interest.
4. You are entitled to be charged reasonable fees and expenses and to have your lawyer explain before or within a reasonable time after commencement of the representation how the fees and expenses will be computed and the manner and frequency of billing. You are entitled to request and receive a written itemized bill from your attorney at reasonable intervals. You may refuse to enter into any arrangement for fees and expenses that you find unsatisfactory. In the event of a fee dispute, you may have the right to seek arbitration; your attorney will provide you with the necessary information regarding arbitration in the event of a fee dispute, or upon your request.
5. You are entitled to have your questions and concerns addressed promptly and to receive a prompt reply to your letters, telephone calls, emails, faxes, and other communications.
6. You are entitled to be kept reasonably informed as to the status of your matter and are entitled to have your attorney promptly comply with your reasonable requests for information, including your requests for copies of papers relevant to the matter. You are entitled to sufficient information to allow you to participate meaningfully in the development of your matter and make informed decisions regarding the representation.
7. You are entitled to have your legitimate objectives respected by your attorney. In particular, the decision of whether to settle your matter is yours and not your lawyer's. (Court approval of a settlement is required in some matters.)
8. You have the right to privacy in your communications with your lawyer and to have your confidential information preserved by your lawyer to the extent required by law.
9. You are entitled to have your attorney conduct himself or herself ethically in accordance with the New York Rules of Professional Conduct.
10. You may not be refused representation on the basis of race, creed, color, religion, sex, sexual orientation, age, national origin or disability.

State Test

State License Test: Preparing Paperwork for Public Adjusting License

- Insurance Glossary
- Insurance Basics
- Adjusting Losses
- Dwelling Policy
- Homeowner's Policy
- Commercial Package Policy
- Business Owner Policy
- Other Coverage's & Options
- Your State Regulations

State License Test: Preparing Paperwork For Public Adjusting License

- Pass Test
 - 100 question two hours to take the test 70% to pass
- Surety Bond we have link for agency on line
- Application
- Annual Fee
- Fingerprinting

First we have to get you through our glossary no matter how easy the question if you don't know the word you can't answer the question. Next study videos and hard copy four times for each section. Then take practice quizzes until 100% for each quiz. Then study State Regulations then take test.

Preparing Paperwork For Client and two checking accounts.



Step by Step Claim Processing

Meeting with Client (record and document)

- 1st** Do a home inspection for all damage in the home that could be covered by the policy
- 2nd** Check Declaration page of policy see what kind and what insurance company they have
- 3rd** Interview client about damage and policy history
- 4th** Fill out Paperwork with client
 - Public Adjuster Client Contract
 - Representation Authorization
 - Signature Authorization
 - Homeowner / Borrower's Authorization
 - Assignment Contract

Covered Peril

Get a copy of the declaration page and full policy

- 1st** You must have damage
- 2nd** You need a peril Named or all risk
- 3rd** Check to see what kind of policy HO or DP and 1, 2, 3
- 4th** See if there are any exclusions and has the client met all the conditions if Yes



Great you have a covered peril and a claim

Step 1 – policy and endorsement review, any claim that is taken on should include a policy review. Recommendation – Review policy prior to signing the loss. This saves a lot of time and hassle if the insured does not have the adequate coverage, and saves a lot of headache. Highlight and pull necessary coverage from the policy to shape/frame your argument. This begins the narrative of your claim. It sets the basis for your arguments and pulls the insurer into a box that they cannot get out of.

Step 2 – Damage review and policy alignment

Personally, Inspect EACH Loss. It is better to have seen and touched each loss personally, than to rely on photos provided by contractor/policyholder. See the loss, you'll have a better understanding of how to adjust it, And Document EVERYTHING Photos are of the utmost importance. Even in cases of fire total losses, the more photos you have, the easier it is to win.

Each piece of damage should align with policy coverage. Shape your strategy based on your personal inspection, policy coverages and damage review.

Step 3 – create estimate

Only ask for what is needed. Trust me, I know this sounds like common sense, but it is still important. Include photos throughout your report and highlight WHY it is covered. I, personally, use Simsol. In my estimates, I will add a photo to nearly every line item and reference the necessary information in a footnote with the photo so there is ZERO ambiguity or room for question.

Include Case Law, Manufacturer Specifications, Engineering Reports, State Statutes, etc. in the Estimate. My estimates typically range around 120-150 pages each. The reason being, I am responsible for adjusting the loss thoroughly. The bigger the loss, the larger the packet. All information is packaged and added to one document.

Step 4 – create narrative

Set the stage – Introduction

“The insured suffered a loss at this address and this time on this date...” You are telling the story that you are basing your adjustment on. Give them details and a storyline to follow that YOU want them to follow. As a Public Adjuster, you take the lead and give them direction. They are not able to establish that direction fairly, which is why you are involved in the first place.

Discuss the loss – MEAT

Detail your findings and the alignment of your damages with the policy in a summary. Be sure to include information necessary (Case Law, Statutes, Etc.) This should take, depending on the loss, 2-5 paragraphs. In each paragraph, you’re highlighting a portion of policy and the damages that fall under it.

Wrap it up – Conclusion & Findings

In the final paragraph, you will detail your professional opinion and recommendation and this is what leads into your estimate.

Step 5 – package and send as MANY ways as you can! I typically fax (and spend a few hundred dollars), email (.Zip) and mail Certified into the insurance company all on the SAME DAY. Occasionally, I will also send a separate Certified package with a flash drive with my entire claim package loaded on it.

Build the scope for estimate use the covered peril

- 1st** Take as many photos as you can
- 2nd** Diagram damaged area take accurate measurements
- 3rd** Determine damaged materials and grades
- 4th** Calculate amounts of materials and actions
- 5th** Determine all waist and added special equipment
- 6th** How many trades



Determine section C Contents if necessary

Determine section D Loss of Use or Loss of Rents Documentation

Build estimate

- 1st** add third party authoritative notes for as many lines as you can
- 2nd** Print out Scope sheets estimate without dollar amounts with notes
- 3rd** Print out complete estimate with notes
- 4th** Add case law and any FC&S reports and code docs like O&P Descriptions and follow-up docs.

Line Item Descriptions

- 1st** One of the most important things to know in dealing with Simsol is the line item descriptions.
- 2nd** Adjuster’s biggest lie is what they “include” in other parts of the estimate. “It’s included in tear off.” “It’s a cost of doing business.”
- 3rd** Your knowledge of these items is your true power in conquering adjuster’s arguments.
- 4th** You will use these items and descriptions in your arguments against the adjusters, but you can only win if you know what you’re talking about. Invest time into learning the items that you need the most.

Contact Insurance Company

- 1st Send client paperwork and copy of your public adjuster license and cover letter for client's other documentation
- 2nd Schedule meeting with Insurance adjuster making sure they have your list of the rules they must abide by

Talk to and prep your client

- 1st It is very important that your homeowners understand the reason behind supplementation.
- 2nd What is your goal on their file? What items are you asking for, and why do you need them?
- 3rd The KEY is to EDUCATE your policyholders. This is what TRULY sets your organization apart, and if you do this properly, you will see the immense change in the quality of your sales!
- 4th The insurance companies use this process as a way to discredit your organization and dispute your credibility. If you're warning them prior to them having the opportunity to do so, they will trust you more and fight WITH you.



Policy & Client Paperwork

ISO Residential ISO Policy Form

- Policy Workshop
- Must Memorize
- ISO Overview
- Eligibility
- Declarations, Agreement & Deductible
- Definitions
- Common Conditions
- Dwelling and Other Structures
- Personal Property
- Coverage D – Loss of Use
- Additional Coverage
- Perils and Exclusions
- Conditions
- Underwriting Considerations
- Rating Considerations
- Available Endorsements
- In Home Business



Understanding the Client's Process & Paperwork

- Home Inspection Video
- First Meeting with Homeowner
- The Client's Contract & Paperwork

Commercial Property Coverage Form

- Overview, Eligibility and Declarations
- Coverage, Limits and Definitions
- Coverage Discussions
- Conditions
- Conditions Discussions
- Causes of Loss-Special, Broad and Basic
- Commercial Property Program Underwriting and Rating
- Commercial Property Program Available Endorsements
- Endorsements That Should Always Be Considered

Policy & Client Paperwork



Commercial Policy Break Down Analysis

- Common Policy Conditions
- Commercial Property Conditions
- Building and Personal Property Coverage Form
- Builders Risk Coverage Form
- Causes of Loss – Basic Form
- Cause of Loss – Board Form
- Causes of Loss – Special Form

This Endorsement Changes the Policy

- Earthquake and Volcanic Eruption
- Windstorm or Hail Percentage Deductible
- Ordinance or Law Coverage
- Pollutant Clean Up and Removal
- Outside Signs
- Glass Coverage Form
- Business Income (And Extra Expense) Coverage Form
- Business Income (Without Extra Expense) Coverage Form
- Extra Expense Coverage Form
- Business Owners Policy Declarations
- Business Owners Coverage Form

ISO Businessowner Coverage Forms

- Overview and Declarations
- Eligibility
- Common Conditions
- Definitions for Property and Liability Sections
- Limits of Insurance for Property and Liability Sections
- Property Section Coverage
- Property Section Causes of Loss, Exclusions and Limitation
- Property Coverage Endorsements
- Property Section Conditions
- Liability Coverage
- Liability Exclusions
- Liability Coverage Endorsements
- Who Is an Insured?
- Liability Section Conditions
- Underwriting Considerations
- Rating Considerations
- Available Endorsements and Their Uses
- Industry-Specific Endorsements

Policy & Client Paperwork

Business Income Loss Defined Net Income Plus Continuing Expenses

- Loss of Business Earnings
- Financial Records
- Stocks of Merchandise
- Adjustment of Reporting Form Losses
- Important Terms in Business Income Losses
- Analyzing A Profit and Loss Statement
- Cash Versus Accrual Method
- Business Income Loss Checkout
- Business Income Loss Defined



Commercial Docs

- How Profit & Loss Statements Are Typically Organized
- Manufacturing Business
- Retail Store Income Statements
- Service Business Profit & Loss Statement
- Cash Versus Accrual Method
- Cash vs. Accrual Accounting
- Calculation of Business Income Loss
- Profit & Loss Statement

Insurance Companies Information

AAA Insurance
AIG Insurance
AMCO Insurance
Allied
Allstate Insurance
AIG Insurance
American Modern
American National
American Reliable
Ameriprise Auto & Home Insurance
Amica Insurance
Assurant Health
Atlantic Mutual
Auto Owners Insurance
Austin Mutual
Arbella Insurance
Balboa Insurance Group
California Casualty
California State Automobile Association
Chubb Insurance
Church Mutual
Cotton States
Country Financial Services
CUNA Mutual
Electric Insurance
Erie Insurance
Farm Bureau
Farmers Insurance
Fidelity
Fireman's Fund
First American
Foremost Insurance
Grange
Guide One Insurance
Hanover Lloyd's Company
Hartford Insurance
Horace Mann
Liberty Life Assurance
Liberty Mutual Insurance
Middle Oak
Merastar
Mercury
Metropolitan Co.
METLIFE

Middlesex
Millers Mutual
MSI
National Farmers Union
Nationwide Insurance
North Pacific
North Point
Northern Capital
Northland
Ohio Casualty
One Beacon
Oregon Mutual
Pennsylvania Natl
Premier
Response Insurance
SAFECO Insurance
Sentry Group
Secura
Shelter Co.
State Auto Insurance
State Farm Insurance
Sutter
Thrivent Financial for Lutherans
Travelers Insurance
Twin City Fire
Unigard Insurance
United Heritage Life
United Heritage Property & Casualty
United Security
United Services Automobile Association
Union Mutual Fire
Unitrin Direct
USF&G
Utica
Vigilant
Wawaunesa
West American
Western Mutual
Western National
Westfield
Windsor
Workmans Auto
Zurich North America



Facts & Evidence With POWER ESTIMATES

Cabinets / Molding / Stairs

Concrete Countertops
Concrete Countertops Construction Part 2
Concrete Countertops Installation repair
Kitchen And Bathroom Cabinetry
Plastic Countertops Defined
Purchase Replacement Of Concrete Countertops
Interior And Exterior Molding And Trim



Decorating

Paint And Painting
Paint Failure Color Action Bleeding
Paint Part III Problems Solutions
Paint Problems And Preparation
Wall Covering Up Date Part I
Wall Covering Up Date Part II

Flooring

Carpet Repair
Carpets Part I Construction Materials
Construction Installation
Engineered Wood Flooring
Plastic Laminate Flooring Damage Repairs Part 1
Plastic Laminate Flooring Damage Repairs Part 2
Repairing Hardwood Floors Part II
Wood Finish Flooring

Fencing

Wood And Metal Fences

Heating & Air Conditioning

Air Conditioning
An Estimators Approach To Solar Heating Units
Basic Geothermal Operation
Decontamination Methods And Procedures For Forced Heating (1)
Forced Air Heating And Air Conditioning Systems And Contaminants
Furnace Puffbacks
Heating Systems
Insulation And Moisture Control
Solar Heat
Update Home Heating Systems
Update Home Heating Antisystem

Facts & Evidence With POWER ESTIMATES

Plumbing

Plumbing Repairs
Plumbing Damage; Repair & Replacement
Claims Involving “PB” Plumbing
Freeze and Freeze Related Damage

Electric

Electrical Damage And Repair
Lighting Damage
Structured Wiring And Home Automation
Wire Uses Codes

Special

Cleaning Chemistry
Damage To Appliances
Residential Elevators Part 1
Residential Elevators Part 2
Selecting Wood Grades
Wood Identification

Fires

Anatomy Of A Chimney Fire
An Over View Of Fire Restoration
Fire Extinguishers And Liability Issues For Fire Protection And Equipment
Fire Suppression Systems For Special Hazards

Restoration

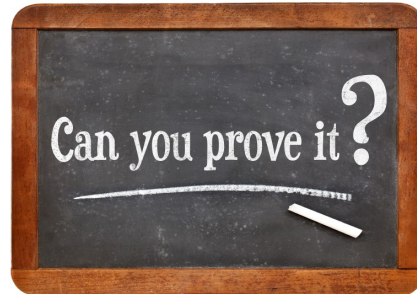
Building Restoration
Categories Of Restoration
Drying Out The Structure The First Step In Mold Prevention
Fire Damage And Restoration
General Business Conduct
Inspections
Modular Finishes
Mold Remediation
Neutralizing Acid Residues
Smoke Damage Restoration Part
Treatments And Results
Water Damage And Repair
Water Damage Restoration Deodorization Restoration Advanced techniques



Make Power Estimating Systematic

Build Authoritative Notes for Power Estimates Library

OSHA 2019 Regulations Link
OSHA Construction Training Library (**30 Hours (videos)**)
Introduction to OSHA
Construction Focus Four: Fall Hazards
Construction Focus Four: Electrocution
Construction Focus Four: Struck-By Hazards
Construction Focus Four: Caught-In/Between Hazards
Health Hazards
Materials Handling
Tools - Hand and Power
Managing Safety and Health
Stairways and Ladders
Fire Protection and Prevention
Welding and Cutting
Scaffolds
Cranes
Excavations
Concrete and Masonry
Personal Protective Equipment (PPE)
Confined Space Entry
Signs, Signals and Barricades



Building Code Library

Building Code Manual (pdf 729 Pages)

Manufactures Recommendations for Installation

Fiberboard
Doors
Fence & Reals
Stone Wall
Roofing
Floors
Siding
Walls
Ceilings
Molding
Windows
Heat
Air
Framing
Plumbing



Complete General Contracting Education Library

Construction Encyclopedia

Acoustical Tile
Acoustics
Adhesives
Asbestos
Asphalt Paving
Bathroom Fixtures
Brick Masonry
Cabinetry
Carpet
Ceramic Tile
Concrete
Concrete Block
Concrete Reinforcement

Countertops
Doors
Drywall
Electrical Installation
Financing
Fireplaces and Chimneys
Floor Framing
Flooring
Framing Materials and Planning
Heating and Air Conditioning
Insulation
Insurance
Painting
Paneling
Plaster

Plumbing
Porches and Decks
Radon and Other Pollutants
Resilient Flooring
Roof Framing
Roofing
Siding
Stone Masonry
Stucco
Trim
Ventilation
Wall Framing
Wallpaper
Windows and Skylights
Wood Flooring

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Complete General Contracting Education Library



Home Building Mistakes and Fixes

Selecting the Site
Excavating & Leveling
Slabs & Basements
Concrete
Working with Lumber
Walls & Insulation
Roofing
Electrical
Plumbing
Fireplaces & Chimneys
Drywall & Plastering
Windows & Doors
Eaves & Vents
Siding
Stairways
Countertops & Cabinetry
Outdoor Work

Insurance Restoration Contracting

Is Insurance Restoration the Business for You?
Understanding the Basics of Insurance Policies
Understanding Water & Water Restoration Equipment
Water Losses & Restorative Drying
Mold Remediation & Contaminated Water Losses
Specialty Drying Situations & Other Water Loss
Understanding Fire & Smoke
Structural Fire Losses
Structural Cleaning & Deodorization
Wind, Snow, & Other Storm Damage
Impact Damage, Vandalism & Trauma Scenes
Mobile, Manufactured & Modular Homes
Contents
Contents: Pack-Outs, Cleaning, & Off-Site Storage
Getting Set Up for Emergencies
Responding to Emergency Calls
Your Business Plan
Setting Up Your Company
Staffing Considerations
Finding Work
Working with Insurance Adjusters
Structural Estimating
Estimating Books & Software
Dealing with Finances, Remodeling, & Clients

Builders Guide to Accounting

Why Keep Records
Accounting Methods
Cash and Charge Sales
Managing Receivables
Bad Debt Procedures
Sales Records and Cash Budgeting
Sales Planning
Planning for Profits
Cost and Expenses
Accounting for Materials

Payroll Accounting
Overhead Expenses
Equipment Records
Cash Budgeting
Cost and Expense Record
Accounting for Costs and Expenses
Petty Cash Funds
Balancing the Checking Account
Accounting for Estimates
Financial Statements
Recording Before the Event
Financial Statements
Using Financial Information
Financial Ratios
Putting Together A Statement
Comparative Period Statements
Restatements by Accounting Methods
Statements by Jobs
Statements for Loan Applications

Professional Kitchen Design

Kitchen Design Basics
The Compact Kitchen
The L-Shaped Kitchen
The U-Shaped Kitchen
The Peninsula Kitchen
The Island Kitchen
Unusual Kitchen Layouts
Cabinets and Countertops
Sinks and Plumbing
Major Appliances and Exhaust Systems
Small Appliances & Special Kitchen Features
Kitchen Floors
Kitchen Lightning
Decorative Kitchen Materials
Your Kitchen Design Business

Moving to Commercial Construction

Making the Change
Staffing the Commercial Office
Finding Commercial Work
Working with Architects and Engineers
Construction General Requirements
Creating A winning Estimate
Owner Contractor Relationship
Design Building and Partnering
The Submittal and Shop Drawing Process
Subcontractor and Supplier Selection
The Profitable Job Site
Bonding and Insurance. Worker's Compensation and Safety
Marketing and Promotion
The ADA Impact
The Contractor The computer and The Internet
Success and Failure in Commercial Construction

Make Power Estimating Systematic

Complete General Contracting Education Library



Concrete Construction

Concrete: The Man-Made Stone
Planning and Site Work
Footing Forms
Prefabricated Forms
Insulated Polystyrene Concrete Forms
Reinforcing
Planning for The Concrete
Concrete Pour
Testing Concrete
Pumping Concrete
Concrete Slabs
Concrete Joints
Concrete Finishing
Curing Concrete
Sidewalks and Driveways
Formwork for Steps
Small Projects
Estimating Concrete Quantities
OSHA

Construction Forms for Contractors

Accounting Forms
Change Order Forms
Contracts
Client Forms
Estimating Forms
Job-Related Forms
Human Resource Forms
Liens
Office Forms
Bids & Proposals
Subcontractor Forms
Timesheets

Contractors Survival Manual

Which Way Is Up?
Finding Money and Buying Time
Got That Sinking Feeling?
One Problem at a Time
Bring Some Sanity to Your Business
Who's Minding the Store?
Who, Me Work?
The Equipment Payment's Past Due
So, You Can't Find a Job?
Your Purpose and Goals
Go Where the Money Is
Over-Design, Under-Design and No Design
Second, for the Third Time
Investing in Inflation

Estimating & Bidding for Builders

Get Started Right
Planning Your Estimate
Getting Ready to Estimate
The Estimating Process
Estimating Repair and Remodeling Work
Estimating Commercial Work
Pricing with A Computer
Cost Recording
Planning Overhead
Estimating and Overhead
Smart Bidding
Pricing Strategies

Fences and Retaining Walls

Fence & Wall Specialties
Layout & Design
Wood Fences & Gates
Block & Brick Walls
Chain Link & Wire Fences
Metal Fences, Gates & Railings
Finishes
Troubleshooting & Repair
Wiring & Plumbing
Retaining Walls & Stone Walls
Get Your Business Started Right
The Books You Keep
Sales & Contractor's Law
Safety on the Job
Estimating
Contractor's Math

Steel Frame House Construction

What Is Light Gauge Steel?
Design and Standardization
Light Gauge Steel
Steel Framing Tools
Steel Framing Fasteners
Types of Construction
Before Construction Begins
Foundations and Anchoring
Floor Joists — First Floor
Wall Construction — Loadbearing Walls
Second Floor Construction
Roof Framing with Rafters
Roof Framing with Trusses
Roof Completion Details
Specialty Framing
Thermal Considerations
Wall Construction — Nonbearing Walls
Exterior Finishes
Working with Utility Subcontractors
Inspections
Selling to the Homebuyer

Make Power Estimating Systematic

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Estimating Home Building Costs

The Building Site
Preliminary Costs
Site Clearing Excavation and Fill Dirt
Footings
Foundations
Floor Systems
Superstructures
Roofing
Electrical Plumbing, Heating, and Air Conditioning
Estimating Brickwork
Saving Energy
Interior Wall and Ceiling Finish
Exterior Trim
Concrete Floors, Walkways Terraces
Interior Trim
Painting, Floor Covering and Appliances
Gutters On-site Improvements Miscellaneous
Overhead and Contingency and Profit

Roofing Construction

Measuring and Calculating Roofs
Roof Sheathing, Decking and Loading
Underlayment on Sloping Roofs
Asphalt Shingles
Mineral- Surfaced Roll Roofing
Wood Shingles and Shakes
Tile Roofing
Slate Roofing
Metal Roofing and Siding
Built-Up Roofing
Elastomeric Roofing
Insulation, Vapor Retarder and Waterproofing
Roofing Repair and Maintenance
Estimating (and Maximizing) Production Rate

Basic Plumbing with Illustrations

Introduction to Plumbing
The Plumbing System
Plot Plans
Isometric Drawings and Definitions
The Drainage System
The Vent System
Traps
Cleanouts
Floor Plans and Layouts
DWV Materials and Installation
Septic Tanks and Drain fields
Water Supply and Distribution System
Valves and Faucets
Hot Water Systems
Water Pipes and Fittings

Installation of water systems
Private Water Wells Sprinkler Systems
Roughing-In
Plumbing Fixtures
Maintenance of Plumbing Systems
General Plumbing Repairs
Simple Gas Installation
Private Swimming Pools

Plumbers Handbook

Plumbing and the Plumber
Designing Drainage Systems
Designing Vent Systems
Fixture Traps
Cleanouts
Interceptors, Special Traps and Neutralizing Tanks
Indirect Waste Piping, Receptors and Special Wastes
Installation of Drainage and Vent Pipes
Septic Tanks and Drain Fields
Mobile Home and Travel Trailer Parks
Graywater Recycling Systems for Single-Family Residences
Public Water Supply and Distribution Systems
Hot Water Systems
Installing Water Systems
Private Water Supply Wells
Fire Protection
Swimming Pools and Spas
Harnessing Solar Energy
Gas Systems
Materials and Installation Methods for Gas Systems
Plumbing Fixtures

Pipe and Excavation Contracting

Estimating, Bidding, Bonding
Crew & Equipment Productivity
Reading Plans & Surveying
Site Preparation
Operating A Backhoe
Soil Compaction
Installing Water Systems
Installing Sewer & Stormwater Systems
Estimating Surface Excavation
Dealing with Rock & Groundwater
Pipe Materials



Make Power Estimating Systematic

Complete General Contracting Education Library



Excavation and Grading Handbook

Understanding Road Survey Stakes
Plan Reading
Grade Setting
Setting Grade Stakes Using A Contour Plan
Grading with Lasers GPS and Other Specialized Equipment
Road Building Equipment
Planning for Excavation
Excavation Rock
Excavating Subdivisions
Excavating Commercial Site
Highway Grading and Excavation
Widening Rural Roads
Building Narrow Embankments
Drainage Channels
Unsuitable Materials
Compaction
Curb and Sidewalk Grading
Preparing Subgrading for Aggregate
Aggregate Base
Lime-Treated Base
Asphalt Paving
Trenching and Pipe Laying
Trench Shoring, Shield and Sloping
Constructing Manholes
Underdrains Culverts and Down drains

Estimating Excavation

Get Started Right
The Site Visit
Property of Soils
Area Take-Off by Plan and Profile
Reading Contour Maps
Area Take-Off from A Topo Map
Irregular Regions & Odd Areas
Using Shrink and Swell Factors
Topsoil, Slopes & Ditches
Basements, Footings, Grade Beams and Piers
All About Soil and Borrow
Balance Points, Centers of Mass & Hall Distances
Earth Moving Equipment: Productivity Rates and Owning
and Operating Costs
A Sample Take-Off
Cost and The Final Bid for The Sample Estimate

Electrical Blue Print Reading

Electrical Drawling
Layout of Electrical Drawlings
Electrical Symbols
Types of Building Drawlings
Sectional View and Electrical Details
Electrical Wiring Diagrams
Electrical Schedules
Site Plan

Electrical Specification
Reproduction of Drawlings
Equipment and Appliance Wiring
Assignment

Estimating Electrical Construction

What Does It Take to be an Electrical Estimator?
Finding Work & Submitting Bids
First Steps in Estimating
The Job Walk & Pre-Bid Conference
Accurate Material Takeoff
The Material Cost Estimate
Completing Your Estimate Manually
Takeoff Worksheets with a Computer
Figuring Costs with the National Electrical Estimator
Overhead & Profit
Other Costs to Consider
Completing Your Estimates & Bids Manually
Completing Your Estimates & Bids Electronically
Cost Recording
Smart Bidding
Pricing Strategies & Selling Your Bid
Change Orders
Claims & Disputes

Residential Wiring

Electrical Energy
Distribution of Alternating Current
Tools and Safety
Conductors
Grouped Conductors
Electrical Boxes
Wiring Switch Circuits and Outlets
Plans
The Service Entrance
Rough Wiring
Finish Wiring of New Wiring
Additions and Alterations to Old Work
Trouble Shooting and Repairs
Supplemental System

Commercial Metal Stud Framing

Wall Methods
Headers
Suspended Drywall Ceiling Method
Soffit Methods
Interior Walls
Hollow Methods Jambs
Furred Walls
Structural Stud Walls
Fire Rated Walls and Ceilings
Columns
Soffits
Drywall Ceiling Systems
Drywall Methods

Constructional & Forensic Engineering

Permits And Engineering
Surveying For Construction
Concrete
Wood Basics
Steel
Masonry
Plumbing
Heating Ventilating & Air Conditioning

The Civil Engineering Handbook
Civil Engineering Formulas
APEC Engineering

Coming Soon Forensic Engineering

Forensic engineering is the application of engineering principles to the investigation of failures or other performance problems. Forensic engineering also involves testimony on the findings of these investigations before a court of law or other judicial forum, when required.

Forensic engineering has been defined as "the investigation of failures ranging from serviceability to catastrophic - which may lead to legal activity, including both civil and criminal". It therefore includes the investigation of materials, products, structures or components that fail or do not operate or function as intended, causing personal injury, damage to property or economic loss. The consequences of failure may give rise to action under either criminal or civil law including but not limited to health and safety legislation, the laws of contract and/or product liability and the laws of tort. The field also deals with retracing processes and procedures leading to accidents in operation of vehicles or machinery. Generally, the purpose of a forensic engineering investigation is to locate cause or causes of failure with a view to improve performance or life of a component, or to assist a court in determining the facts of an accident. It can also involve investigation of intellectual property claims, especially patents.



Mold



Mold Certification Class 1

Mold Certification Class 2

Review Test 1

Review Test 2

Review Test 3

Review Test 4

Review Test 5

Review Test 6

Review Test 7

Review Test 8

Review Test 9

Asbestos



Asbestos Removal Costs | Pro Asbestos Removal Melbourne

Asbestos Removal Basics

Spend Oh-So-Wisely on a Kitchen Remodel

Hiring a Corrective-Action Contractor

Asbestos Removal Costs

Lead



How To Be Lead-Safe: Testing For Lead

The Sick House Doctor
19 subscribers

Lead Paint Removal Options

The Do-Nothing Option

DIY Cleanup

Lead Information

Module 1: Why Should I Be Concerned About Lead Paint?

Module 2: Regulations

Module 3: Before Beginning Work

Module 4: Contain Dust During Work

Module 5: During the Work

Module 6: Cleaning Activities and Checking Your Work

Module 7: Record Keeping

Module 8: Training Non-Certified Renovation Workers

Appendix 1

Appendix 2

Appendix 3

Appendix 4

Appendix 5

Appendix 6

Fire & Flood Estimating

Fire

- Repairs To Fire Damaged Framing Lumber
- Cleaning Chemistry, An In-Depth Study—Part 1
- Cleaning Chemistry, An In-Depth Study—Part 2
- Smoke & Odor Damage Restoration Procedures
- Deodorization & Restoration, Advanced Techniques 1
- Deodorization & Restoration, Advanced Techniques 2
- Deodorization & Restoration, Advanced Techniques 3
- Eliminating Fire Hazards Caused By Wood Stoves
- Arson Investigation For Claim Adjusters
- Overview Fire & Smoke Damage Repair
- Purpose Of These Guidelines
- Categories Of Restoration
- Recommended Restoration Practice
- General Business Conduct
- Inspections
- The Work Site
- Performing The Work
- Fire Damage & Restoration
- Treatments & Results 1
- Treatments & Results 2
- Building Restoration 1
- Building Restoration 2
- Personal Property Restoration 1
- Personal Property Restoration 2
- Anatomy Of A Chimney Fire
- Chimney Fires: The Rest Of The Story
- Fire Suppression Systems For Special Hazards
- Fire Extinguishers And Liability Issues For Fire Protection And Equipment
- Fire Sprinkler Systems For Commercial



Flood

- Mold Remediation A Realistic Approach
- Drying Out Structure: First Step In Mold Prevention
- Water Damage & Repair
- Foundation Settlement, Damage And Repair
- Understanding Molds
- FEMA Dwelling Form
- FEMA General Property Form
- NFIP Flood Residential Condominium Building Association Policy (RCBAP Insurance Claims Handbook
- FEMA Increased Cost of Compliance Brochure
- FEMA) Form



Simsol Software Training

Simsol Manual

Installing Simsol
Getting Started with Simsol Software
Managing File Drawers
Copying Digital Photos in Simsol
Using Simsol's Global Edit Mode
Vaulted Ceiling measurements in Simsol
Creating Repair Item Macros in Simsol
Simsol's Global Print Screen
Simsol Forms & Reports
Simsol's Virtual Scope Sheet
Digital Photos with Simsol
Simsol's Claim Enclosure Tree
Contents Inventory Excel Spreadsheet Import
How to Use Depreciation Tables
How to transfer the Simsol program from one computer to another
How to Set up your System Preferences in Simsol
How To Archive & Un-Archive Claim Files
How to Place Your Signature in a Preliminary Report
Introduction to Simsol SmartSketch (Part 1 of 3)
Simsol SmartSketch (Part 2 of 3)
Simsol SmartSketch (Part 3 of 3)
Version 5.0 Webinar Series - Part I: SmartSketch
Version 5.0 Webinar Series - Part II: New Features & Functionality
Version 5.0 Webinar Series - Part III: New Features & Functionality
Version 5.0 Webinar Series - Part IV: Advanced Features
Version 5.0 Webinar Series - Part V: Utilizing Quick Sketch Tools in SmartSketch
Getting Started with Simsol
Estimating with Simsol
Simsol Forms & Reports
Digital Photos
Drawing Diagrams Using Smart Sketch
Personal Property Estimates



Craftsman's Book Software Scope Documentation Catalog

CLEAN-UP ITEMS
DRY-OUT REMEDIATION ITEMS
FOUNDATIONS AND SLAB ITEMS
FLOOR STRUCTURE ITEMS
CARPETING PER SQUARE YARD
CARPETING PER SQUARE FOOT
FLOOR INTERIOR FINISHES
WALL STRUCTURE ITEMS
WALL DRYWALL ITEMS
WALL INTERIOR FINISHES
CEILING STRUCTURE ITEMS
CEILING DRYWALL ITEMS
CEILING INTERIOR FINISHES
MOLDINGS AND TRIM ITEMS
DOORS – RESIDENTIAL
DOORS – COMMERCIAL
DOOR, WINDOW AND OPENING TRIM ITEMS
WINDOWS – RESIDENTIAL
WINDOWS – COMMERCIAL
WINDOW TREATMENTS
GLAZING AND GLASS ITEMS
CABINETRY – RESIDENTIAL
CABINETRY – COMMERCIAL
COUNTER AND VANITY TOPS
SHELVING ITEMS
ELECTRICAL ITEMS
LIGHTING – RESIDENTIAL
LIGHTING – COMMERCIAL
PLUMBING ITEMS
PLUMBING FIXTURES – RESIDENTIAL
PLUMBING FIXTURES – COMMERCIAL
PLUMBING ITEMS
PLUMBING FIXTURES – RESIDENTIAL
PLUMBING FIXTURES – COMMERCIAL
HEATING AND COOLING ITEMS – RESIDENTIAL
HEATING AND COOLING ITEMS – COMMERCIAL
EXTERIOR ITEMS
EXTERIOR VENTS
MASONRY ITEMS – RESIDENTIAL
MASONRY ITEMS – COMMERCIAL
MASONRY ADDITIONAL ITEMS



CONCRETE – CAST-IN-PLACE (CY)
CONCRETE – CAST-IN-PLACE ADDITIONAL ITEMS
CONCRETE – PRECAST
CONCRETE – PRECAST ADDITIONAL ITEMS
STEEL ITEMS
FENCING
ROOFING ITEMS
ROOFING ADDITIONAL ITEMS
ROOFING VENTS
SHEET METAL FLASHING
STAIRWAY ITEMS
STAIRS ADDITIONAL ITEMS
FIREPLACE AND CHIMNEY ITEMS
OTHER STRUCTURES
MAJOR APPLIANCES
LABOR RATES – RESIDENTIAL
LABOR RATES – COMMERCIAL
LUMBER ITEMS
SQUARE FOOT COSTS
BUILDING EQUIPMENT
CHURCH GYMNASIUM EQUIPMENT
EDUCATIONAL EQUIPMENT
THEATER AND STAGE EQUIPMENT
FOOD SERVICE EQUIPMENT
MEDICAL REFRIGERATION EQUIPMENT
PROTECTION ITEMS
PROTECTION ITEMS
STORAGE PODS
STRUCTURE LEVELING EQUIPMENT
DEMOLITION ITEMS
EQUIPMENT RENTAL ITEMS
SITWORK ITEMS
JOB SITE ITEMS
CONTRACTOR BID ITEMS
MOLD REMEDIATION ITEMS
ASBESTOS ABATEMENT ITEMS
MOBILE HOME INTERIOR ITEMS
MOBILE HOME EXTERIOR ITEMS
MOBILE HOME DOORS / WINDOWS
MOBILE HOME PLUMBING / HEATING ITEMS



Analyzing Perils & Library 2 Audios

Real Claim Estimates

1. Fire	1. Freezing	1. Wind	1. Water	1. Ice & Snow Claim	1. Smoke Claim
2. Fire	2. Freezing	2. Wind	2. Water		
3. Fire	3. Freezing	3. Wind	3. Water		
4. Fire	4. Freezing		4. Water		
			5. Water		
			6. Water		

FAA Test Prep & Drone Flying

Learning To Fly Drones

How to Fly a Drone A Beginner's Guide to Multirotor Systems & Flight Proficiency

General terms:

Parts:

Controls:

Maneuvering:

Flight modes:

Roll

Pitch)

How to fly a quadcopter (part 1)

Throttle

Quadcopter Flying Tutorial: Turning Tips and Techniques

OVERVIEW OF MAIN QUADCOPTER PARTS

FREE Drone Certification Study Guide: FAA Part 107 sUAS Test

Understanding Airspace For The FAA Part 107 Knowledge Test - Remote Pilot 101
(https://youtu.be/tX2_G9jzeuc)
(<https://youtu.be/-IEjiWiFf5E>)

Documenting & Templates

Documenting & Letter Writing

Practical Letters
Final Offer Before Appraisal
Re-open Claim
Assignment
Owe to Match
Miss-Matched Siding
Withdrawing Our Representation
Referring Individuals
Appraiser Settlement
Undisputed Proof of Loss Statement Client
Simple Undisputed Proof of Loss Statement
Proof of Loss 1
Proof of Loss 2
Hold Back Insurance Company
Settlement Check
Payment by Client Settlement Check
Endorse the Draft
Client Signing Check
Homeowner Borrower Authorization
Mailed Our Fee
Sign Draft
Lender Authorizing to Release Our Fee
Client Repairs for Hold Back
Partial Settlement

The John Meli Letters Master Letter Writer

Meli Letter 1
Meli Letter 2
Meli Letter 3
Meli Letter 4
Meli Letter 5 & 6
Meli Letter 7
Meli Letter 8
Meli Letter 9



Client Template Letters

Client Thank You
Detailed Settlement
No Claim Letter
Settlement Letter
Fee Payment Letter
Referral 2
No Claim Referral

Template Letters to Adjusters & Supervisors

Adjuster 1
Adjuster 2
Adjuster 3
Adjuster 4
Adjuster 5
Hold Back
Hold Back 2
New Mortgage Company
Proof of Loss Flood Letter
Proof of Loss Letter

Presentation & Negotiating of Claim

Section 1 Negotiating Basics

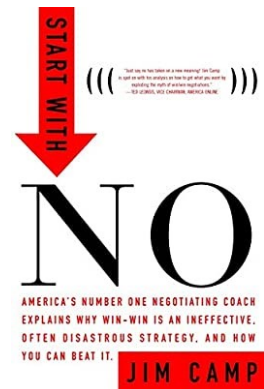
- The Rules and Where They Come From
 - The Insurance Adjusters Position and Reasoning
 - Presentation Layout to Insurance Adjuster
 - Insurance Company Trend with Policy
 - Final Ways to Have A Resolution
 - Understanding Conflict
 - Recording Rules
 - Forms
- The Mortgage Company Refuses to Release Your Insurance Claim Payment – Your Rights and Steps to Take
 - The Basics, Flinching & Nibbling, Hot Potato & Power Negotiating Tips
 - Put It in Writing, Splitting the Difference & Never Say Yes to the First Proposal
 - Never Walk Away, The Power Of Time & Ask for More Than You Expect to Get
 - You Will Have To Do Better Than That, Reading People & Win-Win Negotiating
 - Understanding Body Language & Power Negotiating Tips
 - Meeting With The Insurance Adjuster

Section 2 Presenting & Negotiating With A Terrorist Insurance Adjuster

1. The New Rules Rules
2. Be A Mirror
3. Don't Feel Their Pain, Label It
4. Beware "Yes" Master "No"
5. Trigger The Two Words That Immediately Transform Any Negotiation
6. Bend Their Reality
7. Create The Illusion Of Control
8. Guarantee Execution
9. Bargain Hard
10. Find The Black Swan

Section 3 Presenting & Negotiating With Developed Arguments Well Developed Arguments Know Them

- Is Cosmetic Damage A Covered Loss
- Matching Materials, Aesthetics and Diminished Value
- Damaged Property - Repairable or Total Loss
- Fact & Evidence
- Understanding How Adjusters Think
- Unfair Claims Settlement Practices Act
- Unusual Everyday Issues
- Twenty Five Insurance Insider Secrets Revealed
- Building Code and OSHA Compliance
- *Steve Patrick* "Do Better"
- CPCU training for #1 Adjuster designation top definition for Overhead and Profit
- Code Enforcement
- Who's In Charge
- Actual Cash Value
- Public Adjusting And Engineers
- Poor Workmanship
- Round Table Discussion 1
- Round Table Discussion 2
- Fraud



Appraisal Claims Resolution

An Introduction to The Appraisal Process

Association's Prospective
History / Legislative / Judicial
Appraisal as Distinct from Arbitration

Circumstances Warranting Appraisal

Disagreement Necessary
Appraisal Where There Are Questions of Liability or Coverage
Time and Other Benefits
In Actions Against Brokers and Agents

Scope of The Issues Covered by The Appraisal Clause

Appraisers May Not Exceed Their Commissions
Appraisal of Loss and Value of Property as Well As Economic Loss and Other Claims
Valued Policies and A Total Loss
Issues of Scope of Loss, Causation and Coverage
Issues of Bad Faith

Issues of Waiver and Estoppel

Waiver of The Appraisal Provision by Claim Denial, Litigation or Repair
Waiver of Policy Provisions or Defenses to Liability by Submission to Appraisal
Reservation of Rights to Litigate Liability
Waiver of Right to Participate by Non-Appointment or Non-Participation
Waiver of Breach of Contract Claim by Acceptance Of Award

Timing Issues

When Appraisal Should be Demanded?
Timing of the Award
When the Loss Is Payable
Time to Bring Suit
Completing Demands
When Appraisal Should be Demanded?
Timing of the Award
When the Loss is Payable
Time to Bring Suit
Completing Demands

The Mechanics of Demanding an Appraisal

The Demand
The Appraisal Agreement
Remedies If Appraisal Is Wrongfully Refused
Failure of Appraisal

The Appraisers

Qualifications
Disinterested but Permissibly Predisposed
Fees

The Umpire

The Umpire's Qualifications, Duties & Scope of Authority
Fees
Written Agreement with the Umpire
Court Appointment of the Umpire



Preparing A Claim for Lawsuit

Jonathan Wheeler Class Action

Going to Court

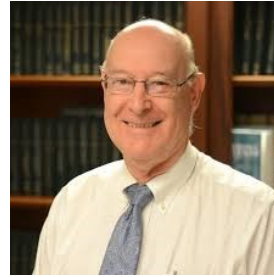
Set the Claim Up for A Lawsuit
Two Ways to Court
Witness / The Claim File What do lawyers call a claim file?

Be A Better Witness

Examination Under Oath
Under Oath
Be a Better Witness: Deposition Basics-Practical Pointers from Preparation to Testimony

How to Prepare A Case for A Lawsuit (with Chip Merlin)

How to Prepare A Case for A Lawsuit
Learn What the Best Attorneys Know
Problem Solving
Identifying the Legal Perspective
Developing A Working Guidelines
The Plaintiff's Expert
The Daubert - Proofed Expert
Troubleshooting Your Guidelines
Fitting the Rules into Your Case Story
Should You Litigate
The Art of Arguing Your Claim Like an Attorney
Why Argue
Winning Without Arguing
The Pistol That Fires in Both Directions
The Incredible Power of Credibility
The Power of Listening
The Power of Prejudice
The Power of Words
Structuring the Winning Argument
Opening Them Up
How to Present the Winning Argument
The Magical Argument
The Unbeatable Power Argument
How to Ask Leading Questions Like an Attorney
How to Ask Leading Questions
What Is Bad Faith?
Bad Faith
Understanding Basics of Bad Faith



National Case Law & FC&S Library



Case Law

Acts or Decisions
Actual Cash Value
Additional Insured
All Risk
Ambiguity
Anti-Concurrent Causation
Arbitration & Appraisal
Arson
Bad Faith
Builder's Risk
Burden of Proof
Business Interruption
Cancellation
Catastrophes
Causation
Collapse
Contamination
Corrosion
Cyber
Earth Movement
Earthquake
Explosion
Faulty Workmanship
Fire
Flood
Freezing
Hailstorm
Hidden Decay
Hurricane
Inherent Vice and Latent Defect
Mechanical Breakdown
Microorganism
Mold
Mudslide
Odors
Order of Civil Authority
Ordinance or Law
Particulates
Pollution
Product Recall
Leakage
Settling or Cracking
Sewer Backup
Sinkhole
Smoke and Soot
Subsidence
Terrorism
Theft or Dishonesty
Tornado
Vacancy and Unoccupancy
Vandalism
Water
Wear and Tear
Wildfire
Windstorm

FC&S

FC&S Additional Living Expense
FC&S Collapse
FC&S Condo
FC&S Debris Removal
FC&S Deductible
FC&S Earth Movement
FC&S Exclusion
FC&S Explosion
FC&S Falling Object
FC&S Fire
FC&S Fungus
FC&S Ice Damming
FC&S Insured
FC&S Odds
FC&S Other Structures
FC&S Personal Property
FC&S Power Failure
FC&S Roofing
FC&S Theft Vandalism
FC&S Vehicle
FC&S Water
FC&S Wind

Unique Marketing for Public Adjusters

Unique Market for Public Adjusters
Marketing Webinar
Learn How John Meli Built Up Business with A Property Manager
Assumptive sale
Home Inspections and Policy Valuation
Workshop
Good Working Habits
Networking with Contractors
Networking with Real Estate Investors
Learn How to Make Speaking Pay
Vandalism & Fire Claims
Mind Set
Chimney Fires
Animal Damage
What Are the Best Practices for Networking?



Getting Started Selling on The Web

Internet Marketing Unit 1
Internet Marketing Unit 2
Internet Marketing Unit 3
Internet Marketing Unit 4
Internet Marketing Unit 5
Internet Marketing Unit 6

Learn More About Roofing Leads

Working with Door Knocking & Drones (FAA)
Door Knocking Uniform
What's the best way to get roofing leads?



Forecasting the Weather

Weather Prediction Center
Identifying and Setting a New Market
Secrets of Closing the Sale

Success & Information Resources

The Five Columbus Principles
The Top Ten Principles of Success
The David And Goliath Principles
Breaking Free
The Third-Party Principal
The Singleness of Purpose Principle
The Coming Back Stronger Principal
4 Audios with Doug Teaching Speaking



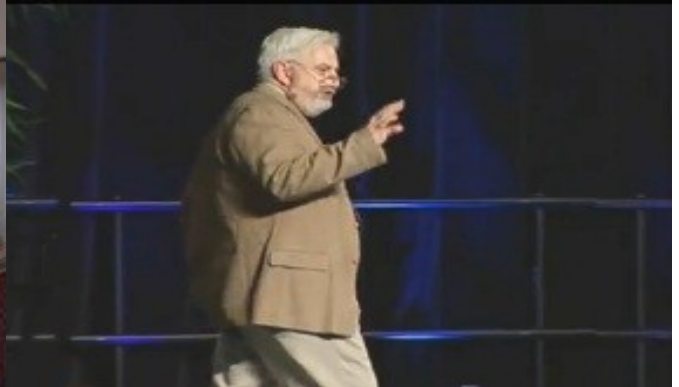
Doug Wead Most Powerful Speaker In The World.



Home Inspections For Insurance



Doing Workshops Events



What Are The Beginning Things You Will Learn?

We know how to play the game and win.

This guide is here to help guide you in trying to protect your client's from being lied to about what is rightfully theirs by contract when their home becomes damaged. It is designed to get you up to speed, so when they need your wisdom you can learn quickly how you will protect them. It is important to understand that when damage to their home happens you will not want to start your learning then on your part in the claim process. You will be prepared when you need it. The policyholder is at a disadvantage, the burden of proof is on the policyholder to present the claim. It is the responsibility of the policyholder to comply with the policy terms and conditions, failure to comply can result in denial of their claim. Many policyholders are unfamiliar with the claims process, construction cost and methods of repair and the insurance company adjuster represents the interest of the insurance company.

This guide is designed so you only need to prepare what you need right now. Since the claims process takes a while you have the time to prepare what you need as you need it. First, prepare the chapter called "State Test then take the test and send in your paperwork with bond and fees. It quickly let's you understand what kind of insurance policy your clients have and what is covered. It will inform you of the pitfalls you need to avoid.

Next, comes the Home Inspection chapter. Most people don't know what or where to look for damage in their home. Five out of ten people have a \$5,000 to \$10,000 claim in their home right now and don't have a clue that it's there. Most people think if they put in a claim that their policy will be canceled or non-renewed. Horse feathers! I'm being nice, your insurance company may think they are all powerful but they are not. The National Underwriters, an organization that every state insurance commissioner relies on, determines what is in the standard policies. The state laws supersedes the insurance company policies and federal case law supersedes state law. All state policies, even Texas, say that the insured that's your client, must be indemnified. That means your client's are compensated for the value of their home before their home was damaged.

Let me tell you a story about a friend of mine another public adjuster who was handling a claim for a friend. The friend's husband is an engineer and felt he should be there. His wife remembered that a damage that was on the floor in the kitchen was not there before a tree hit their home. Her husband was a stranger to the kitchen because she did all the cooking. When the adjuster from the insurance company said he thought that the damage was there before the tree hit. The husband and his engineering degree said he couldn't remember if it was there or not. Bam a college degree means nothing unless you're a trained public adjuster. That cost the family \$40,000, so have the family go to Starbucks when the adjusters are talking and treat themselves it's cheaper.

The content of this guide is provided for informational purposes only. It is not intended nor should it be viewed as legal advice. No one should act or refrain from acting on the basis of any information in this guide without seeking the appropriate professional counsel on his or her particular circumstances. Although every effort is made to provide accurate and useful information, anyone associated with The Complete Mentor assumes no legal liability for the accuracy, completeness or usefulness of any information disclosed in this guide.



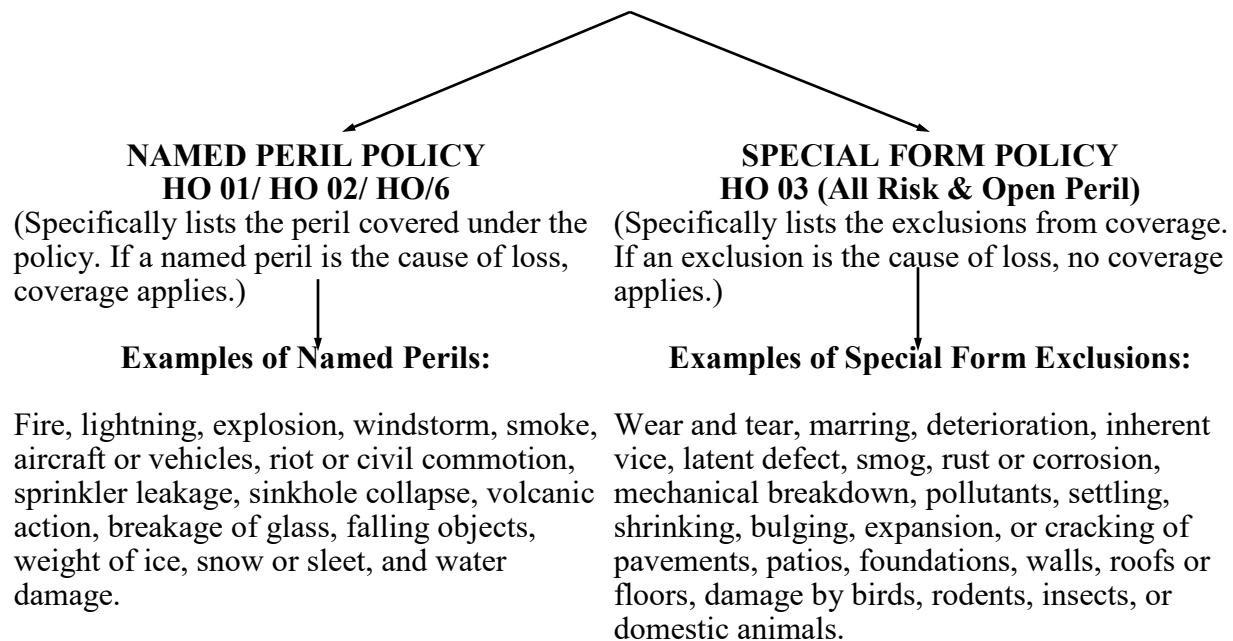
Learn What Kind Of Policy You Have

The first place to start is with the paper that the insurance company sends you every year, which is called a Declaration page (Dec page). In homeowners insurance there are five kinds that are split into types:

TYPE	NAME	QUALITY
1. HO 01	Basic	Very Limited
2. HO 02	Broad	Limited
3. HO 03	Special	Good
4. HO 04	Renters	Limited
5. HO 06	Condo	Limited

It is very important to look at your Dec page to find out what kind of policy you have. Special HO 03 or an all risk policy is the type of policy most desired. An HO 03 with an endorsement for personal property to pay out at replacement cost is the recommended. With an HO1 or HO 2 you have to earnestly prove your claim, but with an HO3 the insurance company must earnestly prove there are no exclusions.

TYPE OF POLICIES Classified as Either:



The next page is a representation of a declaration page (DEC Page). The insurance company sends you one of these every year and it changes by about two to three percent every year for the increase in construction costs. You will find most of the information you will need on this page the insurance company sends to you.

Bingo Insurance Company

EFFECTIVE AT 12:01 AM
09/21/ 04 TO 09/21/05

Policy Number: 5426952357 265 1
Your Account: 5426952357

Name Insured and Mailing Address:
Mr. Poor Uninformed Public
Mrs. Trusting U. Public
555 Maple Ave.
Smallville, PA 54269

Section I - Property Coverage

A - DWELLING
B - OTHER STRUCTURES
C - PERSONAL PROPERTY
D - LOSS OF USE

DEDUCTIBLE: \$500

Valued Homeowner Policy

Your Agency's Name and Address

Local Agency Inc.
1 Main Street
Smallville, PA 54269
or Policy Service Call: (555)555-5412
For Claim Service Call: 1-800-555-1234

Insured Property Address:
555 Maple Ave.
Smallville, PA 54269

Limits of Liability

\$ 353,000
35,300
247,100
105,900

Premium

\$ 1,246.00
INCL
INCL
INCL

Section II - Liability Coverage's

E - PERSONAL LIABILITY (BODILY INJURY AND
PROPERTY DAMAGE) EACH OCCURANCE
F - MEDICAL PAYMENTS TO OTHERS -
EACH PERSON

\$ 300,000
5,000

\$ 27.00
INCL

Policy Forms and Endorsements

HV 00 03 (06 - 02) Unbelievable Valued Homeowner
Policy
HV 01 37 (09 - 02) Special Provisions
HV 80 90 (09 - 02) Limited Fungi, Other Microbes
Or Rot Remediation

\$5,000

\$ 1,273.00

Total Premium

FIRST MORTGAGEE / LENDER NAME:

IT'S OUR MONEY BANK
OR ASSIGN... ATIMA
666 INTEREST DRIVE
MONEY HOLE, DE 19255

LOAN NUMBER: 45897654356778

What is covered in your policy is all up to what kind of policy you have. As shown below, you see HO 01, HO 02 and all risk HO 03. If you have not been able to find out what kind of policy you have, call your agent and ask him/her. “Is it Home Owners (HO) 1, 2 or 3?”

Named perils	Basic/HO 1	Broad/HO2	Special/HO3
Fire	Yes	Yes	Yes
Lightning	Yes	Yes	Yes
Explosion	Yes	Yes	Yes
Windstorm & Hail	Yes	Yes	Yes
Smoke	Yes	Yes	Yes
Aircraft or Vehicles	Yes	Yes	Yes
Riot or Civil Commotion	Yes	Yes	Yes
Vandalism Malicious Mischief	Yes	Yes	Yes
Sprinkler Leakage	Yes	Yes	Yes
Sinkhole Collapse	Yes	Yes	Yes
Volcanic Action	Yes	Yes	Yes
Falling Objects		Yes	Yes
Weight of Snow, Ice or Sleet		Yes	Yes
Water Damage (accidental discharge)		Yes	Yes
Rupture of Heating/AC Systems		Yes	Yes
Freezing		Yes	Yes
Artificially Generated Electrical Current		Yes	Yes
Special/ Open Peril Coverage			Yes *
Other Coverage's	Basic	Broad	Special
Debris Removal	Yes	Yes	Yes
Improvements/Alterations	+10%	+10%	-10%
Additional Living Expenses	+10%	+10%	-10%
Reasonable Repairs	Yes	Yes	Yes
Property Removal	5 days	30 days	30 days
Trees, Shrubs and Plants		\$500	\$500
Fire Department Service	\$500	\$500	\$500

* Special Form (Open Peril) policies coverage for risk of direct physical loss unless specifically excluded.

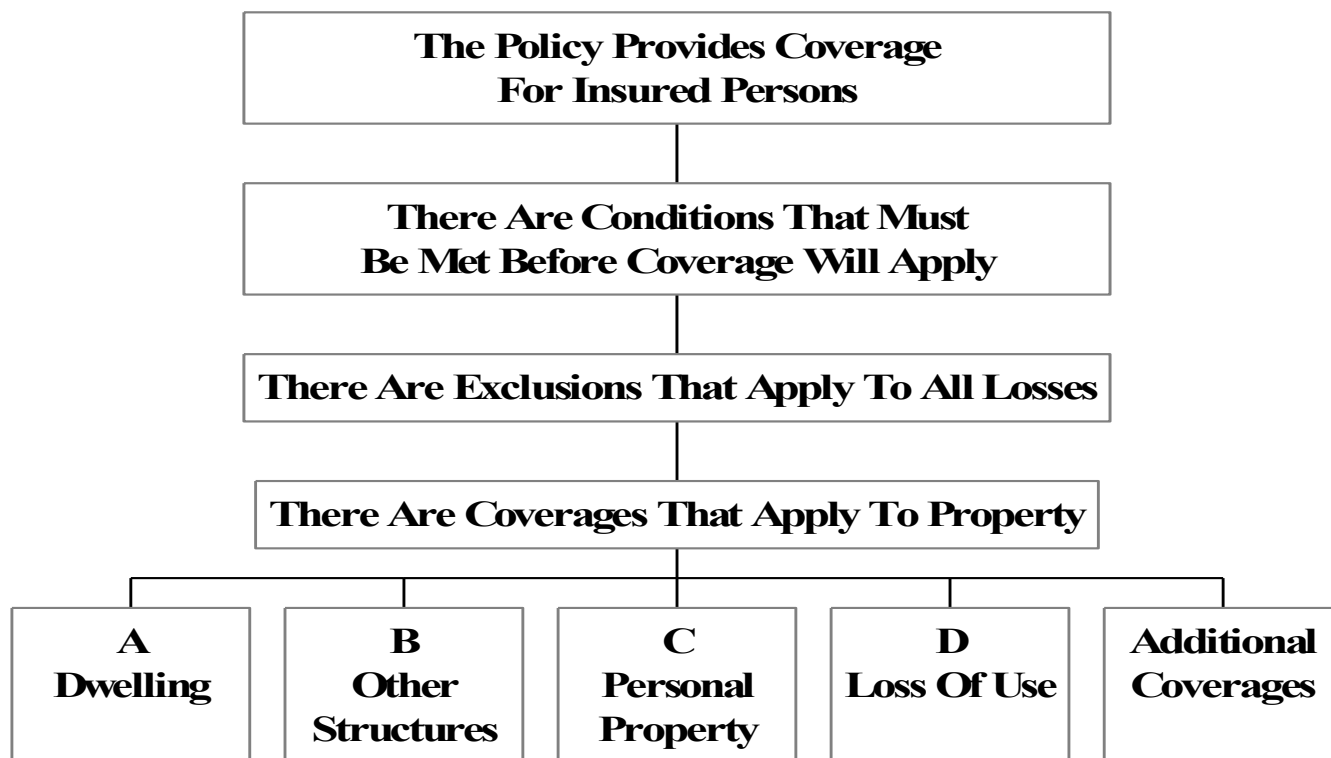
When you have a claim you need to know how the insurance company is going to pay you. There are two ways to be paid depending on your policy. Replacement Cost (RC) which is the cost to repair or rebuild now and Actual Cash Value which is Replacement Cost minus Depreciation. Looking at the chart below you see the types of policies on the left. The next two columns to the right are what kind of peril coverage named or all risk and to the right of that the type of loss settlement replacement cost or actual cash value. The different coverages are A Building, B Other Structures and C Personal Property or contents. Finding a good insurance broker that deals

Policy Coverage Forms	Coverage A & B		Coverage C
	Peril Coverage	Loss Settlement	Peril Coverage & Loss Settlement
Basic Form HO 00 01	Named	ACV	ACV
Broad Form HO 00 02 *	Named	RC	ACV
Special Form HO 00 03 *	All Risk	RC	ACV
Under the Broad and Special Form, coverage equal to 80% of the dwelling's replacement value must be maintained in order to avoid a loss settlement penalty.			

in homeowners is better than an agent that works for only one company. A broker will always do better than an agent that only sells one company. Find one that is away from the city and has had the insurance lines or companies products for sometime and this broker will make a difference. If you live in PA, call Andy Rumbold (215) 340-1888 "Good Guy"

As you go through Policy you will see how each of the parts work. Always understand one part gives (Coverage's) and one part takes away (Exclusions, conditions) then one part give a little back (Additional Coverage's).

Policy Coverage Flow Chart



Endorsements

There are many Endorsements available to increase your coverage. The following chart outlines the most commonly written endorsements that you will see on the bottom of your Declarations Page. More details on the next pages:

ENDORSEMENT	TITLE OF ENDORSEMENT
HO 15	Special Personal Property Coverage
HO31	Unit Owners Building & Alterations Increased Limit
HO34	Unit Owners Other Structures
HO41	Additional Insured's
HO 46	Extended Theft Endorsement
HO 48	Increased Limits on Other Structures
HO 51	Increased Limits for Building Additions & Alterations (HO 4 policy only)
HO 53	Increased Limit on Credit Cards
HO 54	Earthquake Coverage
HO 61	Scheduled Personal Property (Jewelry)
HO 65	Increased Limits on Certain Contents items
HO 71	Business Pursuits
HO 75	Watercraft
HO 82	Personal Injury
HO 164	Snowmobile
HO 177	Special \$250 Theft Deductible
HO 216	Alarm/Fire Protection System
HO 243	Inflation Protection
HO 277	Building Ordinance Coverage
HO 290	Personal Property Replacement Cost Coverage
HO 322	Home Day Care Business
HO 323	Home Day Care Coverage Endorsement
HO 325	Communicable Disease Exclusion
HO 2381	Sump pump Endorsement

HO 34

Unit Owners Other Structures

Provides coverage for Other Structures in \$1,000 increments. (The HO 6 does not provide coverage for other structures such as fences or sheds. This endorsement gives the insured the added coverage.)

HO 41

Additional Insured

Adds another mortgagee to the policy at no cost to the insured. Primarily used when an insured takes a homeowner equity loan and a second mortgagee is named. Also used when one of the insured's parents move in and put on an addition for their use (mother daughter home).

HO 46

Extended Theft Endorsement

A mandatory endorsement (in most states). It deletes the need for proof of visible signs of forced entry into the insured's car and/ or boat for theft coverage. In newer editions of the policy, this endorsement is part of the actual policy. In downstate New York, there is no off premises theft coverage on the policy.

HO 54

Earthquake Coverage

Allows you to purchase coverage for earthquakes. All quakes within 72 hours are considered to be one occurrence. A large deductible (as much as 10%) can apply. Losses to masonry veneer are excluded unless the insured pays extra for this coverage.

HO 61

Scheduled Personal Property

Purchase by insured's who have valuable property to protect above policy limits and on all risk basis. Most frequently purchased to cover expensive jewelry and furs.

HO 65

Increased Limits on Certain Content Items

Increases the limits on those items that have specific dollar limits such as stamps, money, jewelry and silverware. Coverage is increased in increments of \$1,000.

HO 177

Special \$250 Theft Deductible

Reduces the amount of small theft losses. Used in high crime areas to increase the theft only deductible to \$250.

HO 216

Alarm/Fire Protection System

Provide the insured with a 5 to 10% discount for having a theft or fire alarm systems.

HO 243

Inflation Protection

Raises the insured's policy limits during the policy period to keep up with the rate of inflation. This is now a mandatory endorsement that is added to all policies.

HO 2381

Sump pump Endorsement

HO-1 Basic Form Perils Insured Against

The HO-1 insures for direct loss to coverage's A, B and C (from page 8) on your declarations page on a named peril basis. Your claim must have one of these perils. HO1 perils:

1. Fire

2. Lighting Most lighting will affect your electronics in your home. You will see chimneys and roofs with physical damage.

3. Windstorm and Hail - You must have an opening in your building before any damage is covered by rain, snow, sleet, sand or dust. There is no coverage for wind or hail damage to boats and their equipment unless they are in a fully enclosed in a building.

4. Explosion Definition: Everything goes BOOM. I was reading a technical manual about explosions and it all came down to you will know an explosion when you are near one.

Examples:

- Gas Leak
- Furnaces
- Stoves
- Gas Appliances
- Water Heaters
- Boilers
- Compressed Air Bottles

5. Riot or Civil Commotion

Example:

- Watts (Los Angeles)
- Newark, N.J
- Rodney King
- New Orleans
- Paris France

6. Aircraft

Examples:

Parts of Planes

Space Craft (Space Shuttle)

Vehicles - not including vehicles driven by the insured Definition:

a means of carrying or transporting something; such as a motor vehicle or a piece of mechanized equipment.

Coverage exists for vehicle damage to:

- Lawns
- Walls Fences
- Garages
- Bicycles (also Vehicles)
- Driveways
- Personal Property
- That Stupid Lawn Ornament
- Lamp Post

7. Smoke, Soot

Example:

- Smoke from a neighbor's house fire.
- Puff-Backs are when an oil furnace misfires and blows oily smoke and oily soot into your home.
- Cooking / Grease
- Fireplaces

Excluded:

- Industrial Smoke their
- Agricultural Smudging (is found in areas where farms are trying to keep crops from freezing, sometimes called smudge pots.)

8. Vandalism or Malicious Mischief (intentional defacing of property)

Examples:

- Mischief Night (Halloween)
- Raw eggs broken on a house (once it dries it will not come off)
- Damage from Molotov cocktails
- Broken windows (home)
- Tree and shrub damage

9. Theft and Theft Vandalism

Elements:

- Known Place
- It is likely the Property has been stolen

Excluded:

- Theft by the insured.
- Theft of material / supplies from homes being constructed until completed and occupied.
- Contents in any part of premises rented to others.
- Contents at a secondary residence unless the insured is living there.
- **Note:** Property belonging to a college student is covered.

10. Falling Objects— this peril does not include loss to the inside of a building or property contained in the building unless the roof or an outside wall of the building is first damaged by a falling object. Damage to the falling object itself is not included.

Types of Falling Objects:

- Trees Limbs
- Ice from a Tree
- Meteors
- Satellites
- Blue Green Ice from Airplanes

HO-2 Broad Form Perils insured Against

The HO-2 insures for direct physical loss to Coverage's A, B and C on your declarations page on a named peril basis. The HO-2 includes the first 10 perils listed in the HO-1 Policy and adds six more to the following perils:

11. Weight of Ice, Snow or Sleet that causes damage to a building or property contained in the building.

Example:

- Ice Dams (or Ice damming accumulates when snow and ice build up the roof from the eave edge pushing up the tabs of the asphalt shingles; as it has its last melting in the spring water penetrates the home)
- Collapse (rafters will crack under the weight of the snow and ice.)

12. Accidental Discharge or Overflow of Water. (the hotter the water the more damage you will see)

Example:

- Heating, Air Conditioning Systems
- Automatic Fire Protective Sprinkler System
- Tubs
- Sinks
- Toilets
- Dishwashers
- Washing Machines

Excluded:

- Appliances
- Off Premises Overflow (neighbor's pool leaks and floods your basement)

13. Sudden and Accidental Tearing Apart, cracking, burning or bulging of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water. This peril does not include loss from:

- On the "residence premises" if the dwelling has been vacant for more than 30 consecutive days immediately before the loss (A home being constructed or with furniture is not vacant.)
- The insurance company will not pay for the appliance that started all the damage.
- Caused by or resulting from freezing except as provided in the peril of freezing below.
- Damage on your premises caused by accidental discharge or overflow which started off your premises.
- In this peril a plumbing system does not include a sump, sump pump or related equipment.

14. Freezing of Plumbing, heating, air conditioning, or automatic fire sprinkler system or from household appliances.

- This peril does not include loss on your premises while the dwelling is vacant, unoccupied, or being constructed, unless you have used reasonable care to, maintain heat in the building.
- Shut off the water supply and drain the system and appliances of water.

15. Sudden and Accidental Damage from Artificially Generated Electrical Current Cause: Too much power coming through the lines. Effect: Damages electrical appliances, especially older units. Excluded: Loss to a tube, transistor or similar electronic component.

16. Volcanic Eruption - other than loss caused by earthquakes, land shock waves or tremors. One or more volcanic eruptions that occur in a 72 hour period will be considered as one volcanic eruption. This is a good thing making it one occurrence, so you will only have one deductible. Excluded: Earth movement during or after a volcanic eruption.

HO-3 Special Form - Open Perils - All Risk

The homeowners HO-3 special form insures for direct physical loss to Coverage A - Dwelling and B - Other Structures on an "open peril" basis. In short, if the loss is not specifically excluded, it is covered. In reality it's both named and open peril because the same perils that you find in HO1 and HO2 policies are also covered in an HO3 or all risk policy. Please take note that Coverage C - Personal Property is not covered on an "open perils" basis, rather is it covered on a named peril basis. A few types of claims could be melted siding from a grill or cracked tile from dropping something on your floor. Many times you, the homeowner, are the one to do something accidental to your home, such as spill wine or bleach on your carpet. You then think, since you did it, it's not covered. Not so, even if you do it or your children or guests by accident in our home, it is a covered claim.

Exclusions

You will find insurance companies that write into their policies that they will say things like they will pay for only one side of siding if damaged. In my opinion if you find these kinds of things in your policy change your company.

1. Ordinance or Law

- The purpose of insurance is to indemnify or put someone back to where he or she was prior to a loss.
- This exclusion prevents the insured from receiving payment for building upgrades due to changes in construction code.

Example:

The township says before you repair your home something has to be added to what you are repairing before they will let you repair your home.

2. Earth Movement

Homeowners policies exclude coverage for the following types of losses:

- Earthquake
- Sinkholes
- Mudslides
- Subsidence (some states make this coverage mandatory)

3. Particular Water Damages

Homeowner policies exclude coverage for:

- Floods (Water that hits the ground first, then comes into the house. If the water hits the house first then comes into the home, that is covered.
- Water that reverses flow in sewer and drains (meaning that the water came from the sewer, not from your home, because of a blockage in your waste pipes).
- Water below the surface of the ground.

4. Power Interruption

- If the source of the power interruption occurs away from your home, then the food in the refrigerator and freezer is not covered.
- If the source of the interruption occurs on the residence premises may be covered.
- Note: Some of the newer homeowner's policies provide up to \$500 for food spoilage under the above circumstances.

5. Neglect

Homeowner policies exclude coverage for your failure to make necessary and immediate repairs after a loss to avoid further damage.

Example: Fireman cut a hole in your roof. Knowing it will rain that night, you must put a tarp on the roof. If this is not done, any loss to the rain will not be covered. (let's say you are on vacation and learn about the fire several days later. That's a different story, it is covered.)

6. War

There is no coverage for any kind of loss due to war or war like actions or any military purpose.

7. Nuclear Hazard

There is no coverage for accidental or intentional losses such as :

- Nuclear Contamination (Fire, explosions or smoke)
- Nuclear Weapons

Example: Three Mile Island.

8. Intentional Acts

- Homeowners policies exclude coverage for acts committed by the homeowner intentionally. That is not the same as accidental.

Conditions

1. Insurable Interest

For there to be an insurable interest in a property, you must suffer an actual financial loss. The insurable interest may be full or partial.

2. Duties After A Loss

In the event of a loss, things you must do are as follows:

- Notify the insurance company or agent.
 1. Call the number on your Declarations Page (DEC).
 2. Set up a time with the insurance adjuster that works for you. The insurance adjuster is the person who will represent the insurance company in your claim.
 3. Do not let the insurance company tell you your claim is not covered. Just let them know you need to communicate with their insurance adjuster. (do not take any crap) There are companies that tell their people to deny a claim for no reason.
 4. If you need to have your family put up in other housing until the construction is complete, let them know you need to have an adjuster quickly.
 5. Ask for the number of the adjuster. Tell them you want their cell phone number and their supervisor's number and name as well.
- Notify the police when there is a theft loss.
- Notify the credit card company (if applicable).
- Protect the property from further damage.
- Make temporary repairs.
- Prepare a list of missing or damaged items.
- Provide the insurance company with receipts.
- Allow the insurance company to inspect the damaged property.
- Submit to an Examination Under Oath (this is a very rare occurrence)
- Submit a Proof of Loss sheet. I talk about this in more detail later in the book.

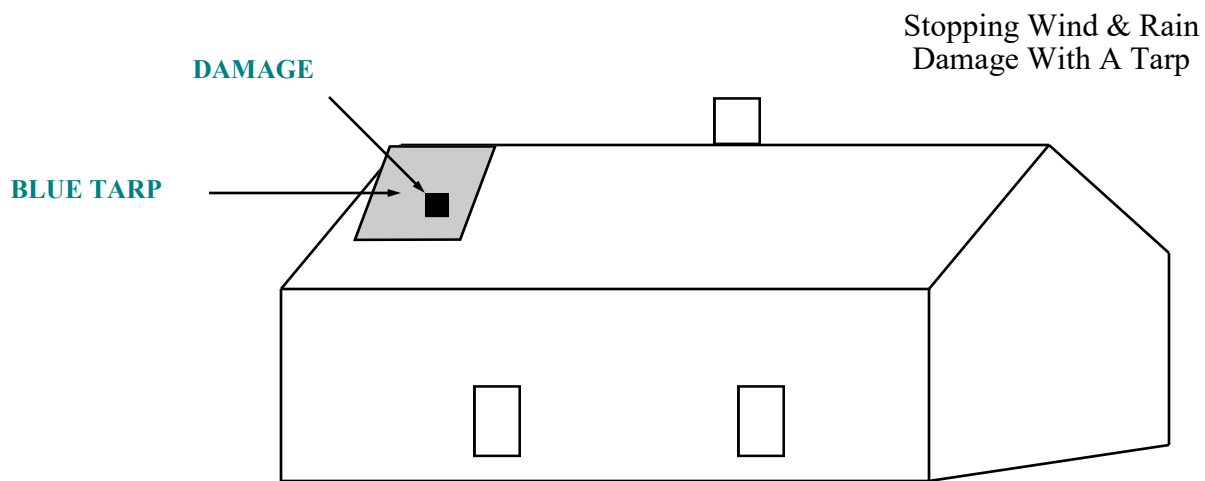
What to do When There is Damage

Do your best to stop it.

When the insured notices that a loss is occurring or has occurred, the insured must take necessary steps to protect his/her property from further damage. If needed, they must make reasonable and necessary repairs to protect the property from further damage. The public adjuster must keep an accurate record of repair expenses.

What will be done to stop damage.

- Roof leaks can be stopped with a tarp that can be purchased at a hardware store.
- Plumbing leaks need a plumber unless you have good plumbing skills.
- Extensive fire damage. Call a fire restoration company to get rid of the smoke and water. Secure the home, if needed, to stop vandalism.



How we will keep the documentation of your damage! We will first take any indoor photos that are needed. Make two copies of each kind of photo one for the file and one for the insurance company. Start by putting all your documents into a file that we keep near at all times. (Any documentation having to do with the claim after your damage.

Including:

1. Insurance papers
2. Correspondence with anyone involved with the claim.
3. Photos
4. The estimate
5. Any bids from contractors
6. Any kind of document of payment
7. Anything we think might be needed
8. Any police report

3. Loss Settlement

Actual Cash Value (ACV)

Actual cash value is a term commonly used in the valuation of property loss. Many items lose their full value as they age, becoming obsolete. This is commonly known as depreciating an item. An HO3 policy or all risk policy applies (ACV) for personal property. The most popular way to calculate the actual cash value is to determine what an item of like kind and quality would cost using current prices, then depreciate the current price using the following formula.

Example:

- A television with a life expectancy of eight years gets damaged by fire in its fourth year.

The current price of a new television of like and kind quality costs	500.00
The old television was four year years into an eight year life expectancy	<u>-250.00</u>
The actual cash value of the old television is	250.00

- It is worth the time to check into the Endorsement of Replacement Cost Values for your personal property. If you had to replace your clothing alone, it could be quite costly.

Replacement Cost Value (RCV)

- As used in the example in (ACV) the cost of the new television is the replacement cost value. Even if the damaged property is several years old or if its replacement cost now exceeds the original purchase price, the insured is entitled to the current cost to replace the item. Dwellings (your home) are always replacement cost value for HO2 and HO3 policies.
- The Declarations page is the cover sheet to a policy that contains information specific to the insured, sent every time the policy is renewed. When you put a claim in for damage on your home, the insurance company sends to you a paper called a sworn statement of a Proof of Loss. If you receive an estimate from my company you also will receive a Proof of Loss completed for you.

4. Wall to Wall Carpeting

Wall to Wall carpet is classified as part of the building if:

- It is placed over an unfinished floor.
- It is glued or tacked down.
- It is included in the bill of sale when the house was purchased

5. Appliances

Most companies consider the following dwelling items to be appliances. However, these items are usually paid under Coverage A and/or B and are not depreciated:

- Furnaces
- Well Pumps
- Water Heaters
- Central Air Conditioners

6. Loss Settlement—The 80% Rule

The 80 % rule deals with being under insured. This is a great time before you put in a large claim to find out if you are under insured because the insurance adjuster may penalize you if you are under insured. Here is how it works if 80% of (RCV) Replacement Cost Value is not carried on the building, the following formula is used:

$$\frac{\text{Insurance Carried}}{\text{Insurance Required}} \times (\text{Loss} \text{ minus } \text{Deductible})$$

Example:

RCV of Dwelling:	\$100,000	(80% =\$80,000)
Insured carried:	\$60,000	
Loss:	\$10,000	
Deductible:	\$500	

$$\frac{60,000}{80,000} \times (\$10,000 - \$500) = \$7,125 \text{ (Payment)}$$

Since the insured did not meet the 80% requirement, they would receive only \$7,125 instead of \$9,500 a difference of \$2,375.

Please observe that the calculation inside the parentheses must be worked before applying the ratio. You can also see that with a small claim the amount is meaningful. Just imagine what kind of result you would have if we were talking about a much larger claim, like ten times \$10,000. It could mean the difference between having your home fixed the way you want it or just the basics fixed. Making sure you have adequate limits of insurance, could save you from a real disaster in the future.

7. Pair & Set Clause

The pair & set clause provides you with broader coverage than would otherwise be available.

Normally the insurance company would pay for only one item in a pair or set that was lost or stolen. This clause allows the insurance company to pay for more than just the damaged item by recognizing that the insured loses more financially than merely the one item.

Example:

One chair in a pair becomes damaged. Since the clause allows them to pay for more than the cost of one chair, the Insurance Adjuster may choose to:

- Call the manufacturer to see if they can purchase only one chair of the set.
- Determine the cost of having a replacement chair made.
- Sell the rest of the chairs as salvage and pay the insured the full value of the set.

How To Inspect Your Home

Inspecting your home is something that most people assume isn't necessary because they think that they know everything about their home. So many times I have inspected someone's home as a public adjuster and found damage, that they never knew about, and that if not taken care of, would have lowered the value and integrity of their home. It ended up putting five to ten thousand dollars into their pockets. Before we go outside to find damage of any kind in your home, always keep with you the list of perils that cover your type of policy. This will help you know if any damage you find is covered by your policy. As stated at the end of the last chapter, an HO 03 policy is the best type to have.

To start, we need the right tools. The first tool is a good camera with a flash. A digital picture is better than film, in my opinion. You'll need a flashlight to see in spots where there is little or no light. If you have oil or gas heat or a fireplace, you need a chemical sponge that you can buy at your local Home Depot in the paint department. Once you have your tools, if you can, have your spouse or friend do the inspection along with you. It can be a help because sometimes someone else has better eyesight than you.

Weather is one of the biggest causes of damage to a home. Since weather comes from the outside, you will need to go outside and walk around your home. Let me tell you a simple thing about what might be covered regarding water damage. If water enters your home above the ground, then it is covered. If it's considered groundwater or a flood, that's not covered unless you have flood insurance or a sump pump endorsement. Here is one of the reasons it pays to know what kind of homeowner's insurance you have. If it is an HO 01 or an HO 02 policy, you need to show an opening caused by wind where the water came in; but, if it is an HO 03 you don't need an opening. Checking on the outside first will give us some possibility where we might find water damage in your home.

If you see cracks in the foundation, this is not covered because the insurance company considers this settling. This would normally be called a collapse, but in most states, the insurance companies have rewritten the policy to mean "bring to rubble." Bring to rubble means that a part of the foundation has broken into pieces, not simply a crack. This could also apply to any other part of the structure if it has broken into pieces, such as a piece of your ceiling falling out.

Next, we want to check the roof for any shingles, slate, or tiles that may have come off from wind or weather. Always look for where water could come into the home. If you see a dip in the roof, it could mean that one or more of the rafters are cracked or that you have water damage to the sheathing. Sheathing is the plywood surface underneath your shingles. This could be from heavy snow loads on the roof.

Always understand that the damage has to be sudden and accidental. But understand that rot is not covered and normal water damage is not rot. Rot is a repeating event, when water damage occurs over and over again without being repaired.

Now you should look under any soffit. That's the part where your roof hangs over the outside walls of your home. In the winter you might have what is called ice damming. When you don't have ventilated soffits or roof rafters keeping the underside of the roof cold the build up of heat will melt the snow in the day and refreeze it at night, making what we call an ice damming effect. This moves the shingle upwards and causes ice to form up under the shingle. When we have warmer weather, it melts the ice and water just streams right into your home. You might not see damage on the roof when ice damming happens, but you will see water inside your house. Ice damming is only covered under an HO 03

policy. The next time you have a new roof put on, have your roofer put a ice shield under the lower shingles to avoid having this as a claim.

Now, look at windows and siding for any damage. Siding can be damaged differently depending on what it's made of. Aluminum dents and vinyl breaks. Mold or mildew spores which look like little black dots that you find on your siding are usually not covered anymore.

On the back of the house we could find two different kinds of claims. As Americans we tend to think that if we put our grills next to the house that it is safer. So, we put our grills next to the siding, not thinking that the grill heats up to about 800 to 900 degrees and will melt the siding. If that happens, this is a claim with an HO 3 policy. The other type of claim comes from basic maintenance of our decks. We tend to overspray or brush the deck with oil based stain or sealant. To determine if the stain on aluminum or vinyl siding will come off, use a little cooking oil on a clean rag. Wipe the siding. If it smears, this will show you that the stain is made with an oil base. It will just continue to smear and you will probably need to have a good part of the siding replaced. If when you wipe it with the rag and it comes off on the rag, it probably is a water based stain. Power washing usually will clean off the stain and you have no claim.

If you see vandalism like dried egg on your siding this is not going to come off and will need to be replaced. This is a claim. While we are still outside, check for any places that might allow air to leak into your home, such as windows and doors that have cracks in their caulking. You should re-caulk them to prevent water entering your home. Wherever air come in, water can also comes in. Simple maintenance can prevent further damage to your home.

What happens if you see damage to your property that came from your neighbor's property such as a tree falling or fire or such? Why would you want to take your neighbor to court or take money out of his/her pocket? You should go to your insurance company and have them pay for your repairs and let the insurance company go after your neighbor's insurance company. It will help keep a friendly relationship with your neighbor and will not add any cost or concern to your neighbor and his/her insurance will not go up. As well, if you had a contractor make a mistake, you don't pay money to an attorney to have it fixed. Use your policy and your insurance company to get their money from the contractor. This is called subrogation. You are giving the insurance company your right to recover any money for a loss that someone else caused.

Let's go inside and upstairs. But first if you need a ladder to get into your attic, this would be the time to go get it. Be careful! This is one area that can be dangerous if all you have is open ceiling joists and rafters. You could fall through and hurt yourself and do damage to your ceiling. It would be covered. We are looking for cracked rafters or damage done to any sheathing on the roof. With the rafters, you will find that they crack in the middle because of the weight of snow or ice on your roof. We are also looking at the sheathing and insulation to see if we can find water stains on the sheathing.

If you are looking during warm weather thinking that it's too late to claim the damage, not so! You can claim it at any time, but you can only sue the insurance company up to a year after the damage has been reported to the insurance company. What this means is that you have one year from the day you discovered the damage to sue the insurance company if they do not pay for the damage. Because the insurance company has created a state of ignorance by not explaining with the policyholders what is covered, and how and when to file a claim, the day that you notice damage becomes the date of discovery. A lot of people will say, "I don't know when it happened!" That's all right! The day you find the damage is known as the date of discovery.





