

HOW A CLAIM WORKS

*A simple guide to navigating
your way back home.*



**REALITY
CONSTRUCTION**





JENNINGS SMITH
OWNER

I started in construction 12 years ago building small homes, and as I grew in my knowledge I also grew in my passion.

I enjoyed what I was doing, and set out to build my company with teammates and sub contractors who shared my passion.

As we grew, my focus became sharpened towards helping people who had been victims of a flood or fire. My team and I sat down and asked two simple, clarifying questions;

1) What are we doing?

2) Why are we doing it?

What are we doing?

“We lead the disaster reconstruction industry” We know our craft, we know the insurance process, and we develop systems to help you navigate it. An insurance claim can be a complex, daunting procedure. We are your teammate to help you find your way back home.

Why are we doing it?

“We use a disaster to create new value for the owner” You need an answer that harnesses the heart of your team, and speaks to the person that has trusted you to do a job. You also need the ability to put yourself in the owner’s shoes, to truly help them by going the extra mile, and do what you promise. We can make the best out of a negative situation, and make it new again. The combination of our experience in the construction and insurance industry make us the right choice for the problem. The passion and heart of our team make us the right choice for your home and all it represents.

A large, stylized handwritten signature in blue ink, consisting of several loops and a long horizontal stroke extending to the right.

MAKE THE CONTACTS

You have already called a disaster company and made the first contact!

They will prevent further damage and their scope of work doesn't have to be approved by the insurance company.

Next, call your insurance carrier, report the claim, and get a claim number. They will get a field adjuster out to assess the damage.

Call a restoration contractor, and have him come out and meet with the field adjuster. You need a contractor with insurance experience, and you should choose him based on his reputation and quality, the insurance company will negotiate the payment with him.

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- Call your insurance, get a claim number
 - Call your restoration contractor
 - Set up an appointment with the adjuster and contractor to meet simultaneously

ESTIMATED TIME: 2 hours



Your contractor will give you a work agreement form to fill out, similar to the one you did for the disaster company.

STEP

2

6

THE PAPERWORK

The purpose is to authorize the contractor to do the repairs, speak with the insurance company about your claim, and outlines how he will be paid. You will be responsible for your deductible, and the contractor will negotiate the scope of work and bill with the insurance company. The total bill won't be known at this time, but your only cost will be the deductible.

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- Do your research on the contractor
 - Be familiar with your costs (the deductible)
 - Fill out the work agreement

ESTIMATED TIME: 1 *day*



You have set your appointment and the adjuster will come out. It is best if the contractor is there as well, so everyone can mutually agree on what needs to be done. He will write an estimate on what needs to be done, however, most adjusters are an overworked bunch, and may not be as thorough as you would like. They are required to put the home

STEP

3
6

THE ADJUSTER

back into equal or better condition, not just “patch” it. This is why you need your contractor teammate on site.

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- Get your adjuster and contractor on site
 - Go over the scope of what needs to be done
 - Be thorough

ESTIMATED TIME: 2-6 *hours*



A good estimate is crucial to a good job. Insurance companies use estimating software, so should your contractor. They will write an estimate, and so will your contractor, so he can ensure they don't miss things that need to be fixed. After the insurance company and the contractor agree to the estimate, work can begin. If more problems are found after work begins, they can be added in a supplement. This can be a time consuming step if the adjuster is slow writing his estimate.

THE ESTIMATE

STEP

4
6

- Have the adjuster write his estimate
- Have the contractor write his estimate
- Negotiate the differences

ESTIMATED TIME: 2-3 weeks



The contractor will get to work and repair the home. He will have the standardized estimate to go on, and will have a unique knowledge of the insurance processes so he doesn't cause delays on his part. He will have to manpower and capital to complete to job quickly and efficiently, and will do quality work in a timely manner.

- Contractor will begin work
- Pick out color and items for your contractor to keep the job moving

THE CONTRACTOR

STEP

5
6

ESTIMATED TIME: *varies*



The insurance company will issue an initial check for the claim, but they will hold a portion until the work is complete. This is called depreciation. The check will be written to you, and your mortgage company. You will sign the check and send it to your bank, and they will issue the check in draws, as the work is complete. These checks will be payable to you and your contractor. This is to ensure you are happy with the work before you sign over the final check. Your living expenses and personal content losses will come in a separate check and will be issued to you alone.

- Receive the check from your insurance company
- Sign, and send it to your bank
- Receive the draw payments from the bank to fund the project
- Receive the depreciation from the insurance company to pay the balance
- The depreciation check may be issued to your bank as well, and they will have to endorse it
- Banks may require inspections of the work complete

REFERENCES AND REPAIRS

	CLAIM	FLOOR WALL
George & Jenn Parvin 919-760-7093 919-889-8129	Garage Fire	
Mike Gonzalez 843-826-1779	Home Fire	
Kim Emery 843-628-9692	Home Fire	
Emily Spearman 843-870-7976	Water Heater Leak	✓
Bu and Cal Huge 843-270-8002	AC Overflow	✓ ✓
Blair Stegall 843-814-3880	Water Damage	
Barbara Daniels 843-509-6080	Bath Leak	
Keith Johnson 843-412-6675	Toilet Overflow	✓ ✓
Bo and Stanley Reahard 813-541-6536	AC Overflow	
Suzie Rabon 843-810-3039	Water Damage	✓
Foster Smith 843-478-6462	Water Heater Leak	✓

We recommend Reality Construction



REPAIR			
KITCHEN	COMPLETE HOME	BATHROOM	OTHER
			✓
	✓		
	✓		
	✓		
✓		✓	
✓		✓	
		✓	
✓			

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to all of our friends and neighbors.



**REALITY
CONSTRUCTION**

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