

Mark Emory Houser

Getting Your House In Order

Your Homeowners Manual

The Complete Mentor, LLC
Levittown, Pennsylvania

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Getting Your House In Order
For People With Homeowners Insurance
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Get Your House In Order

By Mark Emory Houser

Table Of Contents

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	Pages
Introduction	4-5
CHAPTERS	
1. Policy	6-22
• Learn What Kind Of Policy You Have	7
• Endorsements	11
• HO-1 Basic Form	13
• HO-2 Broad Form	15
• HO-3 Special Form	16
• Exclusions	16
• Conditions	17
• What You do When There is Damage	18
• Property Coverages	21
2. Home Inspections	23-27
3. Scope & Estimate	28-105
• How to Know If the Claim Is Big Enough	41
4. Getting Paid	104-114
• You Can Be Your Own Lawyer	108
5. Completing The Work	115-119
6. Content	120-140
• Depreciation Guide	123
• Content Valuation	131
7. Services	141-143
8. Flood Policy	144-149
About The Author	150-151
A Final Thought For Getting Your House In Order	152

**The Complete Mentor
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Introduction

I wanted to write a book that made sure that the homeowner was going to be able to protect their home. There is an insurance industry that has been lying and concealing information from you from the time you received your policy in the mail. Not telling you what your policy could do for you, not teaching you the game that they play and not letting you know the rules of their game.

This book will help you by guiding you through the process of a claim and showing you what is happening in your home that you can change for the better. You weren't just sold a book and left to defend yourself without any help. I have developed many easy and affordable services and a web site to aid you in the process. You will know how to play the game and win.

The whole thing started with a flooded bathroom. Sounds like nothing. The water, however, didn't come from anything overflowing. It actually came from the outside of my tub. Fifty years ago, a contractor put in a lead pipe in my house that went under a concrete slab, under the tub. This pipe broke apart causing water to flow into my house. There was not a lot of damage on the surface, but after removing the tub we found that the only way to fix it was to break up some of the concrete to connect a new pipe to the drain vent stack. You see the problem was that I still had the old floor heating system in the concrete slab, meaning you would have to destroy it to fix my tub drain.

"Bingo!" you got it, a small claim became a large claim that was over \$26,000. I didn't know as much then that you are about to learn about insurance companies. Even still, with only partial knowledge my family ended up with \$26,000. A bit more than the \$3,000 the insurance company would have offered me. With the knowledge that I have now, I could have gotten even more. I learned how to do some of the work by myself and with the money I saved on labor I added an extra \$10,000 in new selling value to my home.

This book is here to help guide you in trying to protect your family from being lied to about what is rightfully yours by contract when your home becomes damaged. It is designed to get you up to speed, so when you need its wisdom you can learn quickly. It is important to understand that when damage to your home happens you will not want to start your learning then. 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.

Then after you have received your insurance money, check out Gene & Katie Hamilton's books. They will take you through the process of dealing with the repairs, which is your next step.

This book is designed so you only need to read what you need right now. Since the claims process takes a while you have the time to read what you need as you need it. First, read the chapter called "Policy." It quickly let's you understand what kind of insurance policy you 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 supersede the insurance company policies. All state policies, even Texas, say that the insured- that's you, must be indemnified. That means you are compensated for the value of your home before your home was damaged.

Our next chapter is called Scope. To an insurance adjuster, this word means what will be included in the repair or replacement of damage in your home. This chapter sets you up for what I call my tool box section. This will get you up to speed and aid you in setting up your estimate. This process has been made easy. All you need to do is read the parts that are applicable to the damaged area. The estimate is very important. **Do not let anybody do this for you- not even a contractor!**

Getting Paid is the next chapter and is no less important. When you have done all that is required to come to an agreement with the insurance company adjuster you need to send in a proof of loss statement. Sometimes you don't come to an agreement and you need to bring it to the courts. I show you where a lot of public adjusters have gone to, which is Small Claims Court. It's hard to lose in Small Claims Court. Read the chapter and find out why.

The last chapter is my searching your soul kind of chapter. It has questions you need to ask yourself about yourself and how you want to live. Should you do the repairs yourself? Do I have the time to do the repairs myself?, these are a few of the questions you will need to ponder.

The most important part are the services we offer you. Many people understand that their contractor is limited in giving them a proper estimate for the insurance company adjuster to compare estimates. The contractor's estimate is all bundled together and there is no detail that is needed to keep the insurance adjuster from stealing from you in the estimate. We offer an estimate, completed with your help, to change that. The book goes into what you need to send us so we can send you a great estimate. I have trained my estimators to look at the information that you send and see if we can improve your evaluation of the data. We will send you what you asked for and what we think would be better for you and we will send you an FCS Bulletin (From National Underwriters) that deals with your type of claim. Most public adjusters would charge you \$500 for a separate estimate. I wanted everybody to afford our estimates so, our estimates for buildings are \$250 and \$350 for fire and hurricane damage. Right now this book does not deal with flood damage, but we will soon.

You can also have a Personal Content Estimate from us for \$85. You can know what is an estimated price for personal items in your home, so if damage occurs, you will have a better idea of the value and not be ripped off by the insurance company's estimate. Go to the chapter called Contents that tells you everything you need to know to get all your personal property logged. When you send back the worksheets to us we will send you back an estimate of your personal property's value along with manufacture list prices for everything, so you will know the value of what you own. This is something you can do in one to two days. You can thank my daughter Angela for all the hard work she did in helping me get this section completed. I was paid a great complement today before I sent in the book to the publisher. A retired attorney from one of the largest law firms in the U.S. told me how much he loved my book, I hope you do to.

The content of this book 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 book without seeking the appropriate professional counsel on his or her particular circumstances. Although every effort is made to provide accurate and useful information, Mark & Karen Houser and anyone associated with The Complete Mentor assumes no legal liability for the accuracy, completeness or usefulness of any information disclosed in this book.

CHAPTER 1

POLICY



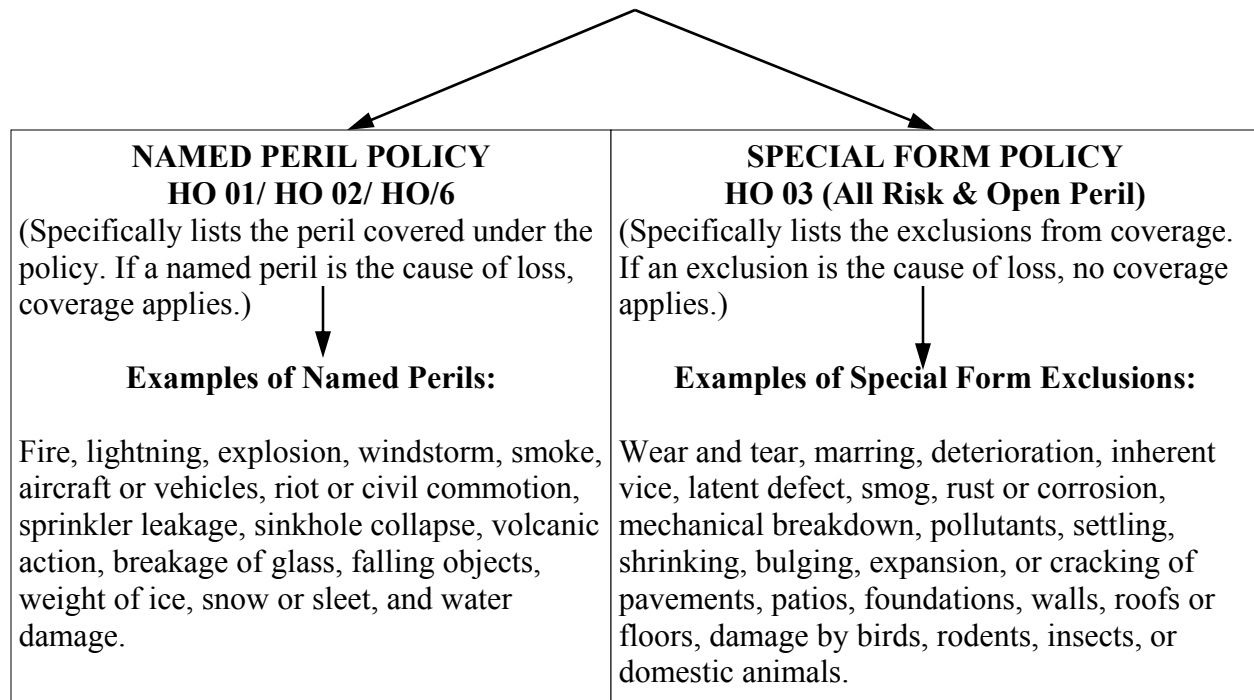
Learn What Kind Of Policy You Have

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

Valued Homeowner Policy

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

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

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

Insured Property Address:

555 Maple Ave.
Smallville, PA. 54269

Section I -Property Coverage

Limits of Liability

Premium

A - DWELLING	\$ 353,000	\$ 1,246.00
B - OTHER STRUCTURES	35,300	INCL
C - PERSONAL PROPERTY	247,100	INCL
D - LOSS OF USE	105,900	INCL

DEDUTABLE: \$500

Section II - Liability Coverage's

E - PERSONAL LIABILITY (BODILY INJURY AND PROPERTY DAMAGE) EACH OCCURANCE	\$ 300,000	\$ 27.00
F - MEDICAL PAYMENTS TO OTHERS - EACH PERSON	5,000	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 coverage's are A Building, B Other Structures and C Personal

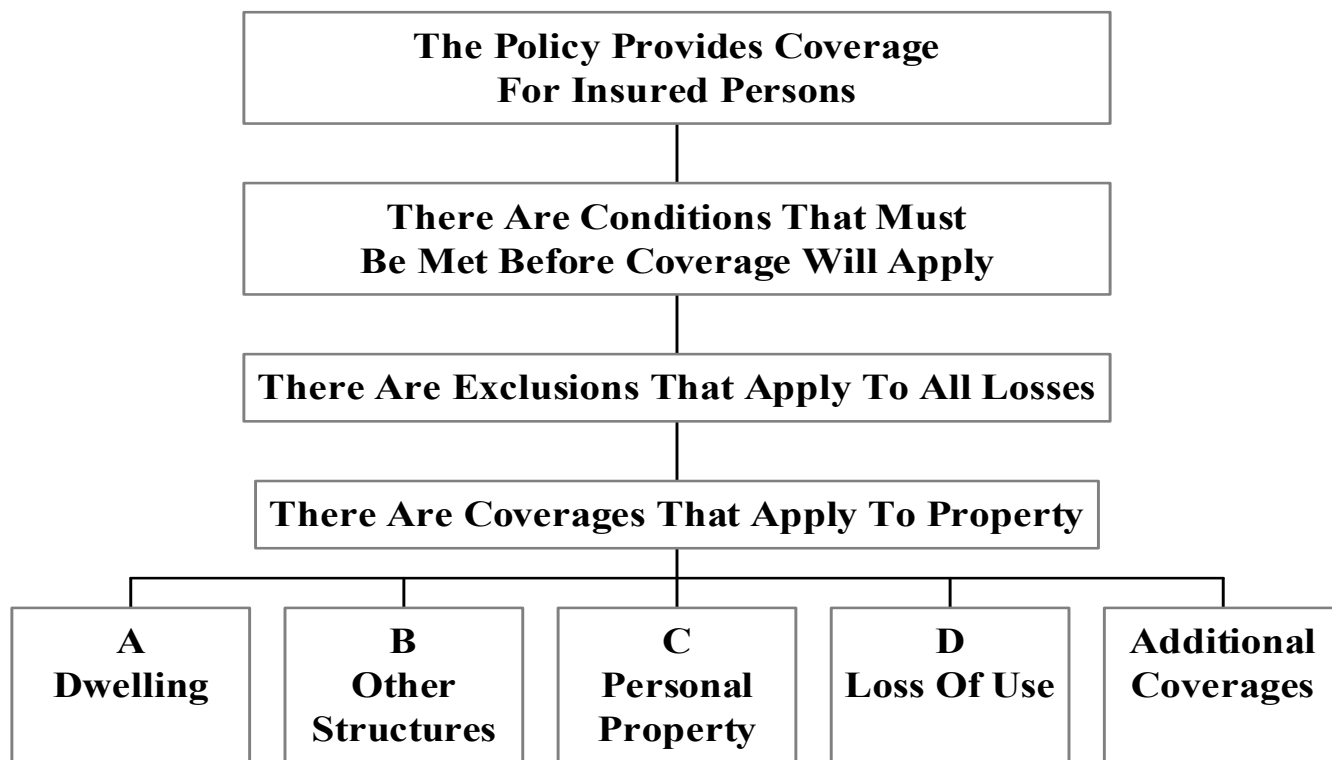
Property or contents. Finding a good insurance broker that deals in homeowners is better than an agent that works for only one company. A broker will always do better than an agent that only sells one company. Find one that is away from the city and has had the insurance lines or companies products for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

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.

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.

3. Explosion

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

Examples:

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

4. Riot or Civil Commotion

Example:

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

5. Aircraft

Examples:

- Parts of Planes
- Space Craft (Space Shuttle)

6. 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 a oil furnace misfire and blows oily smoke and oily soot into your home.
- Cooking / Grease
- Fireplaces

Excluded:

- Industrial Smoke
- Agricultural Smudging (is found in areas where farms are trying to keep their 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 the 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 earthquake, 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
- Sink Holes
- 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 maybe covered.
- Note: Some of the newer homeowners 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 is claim 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.

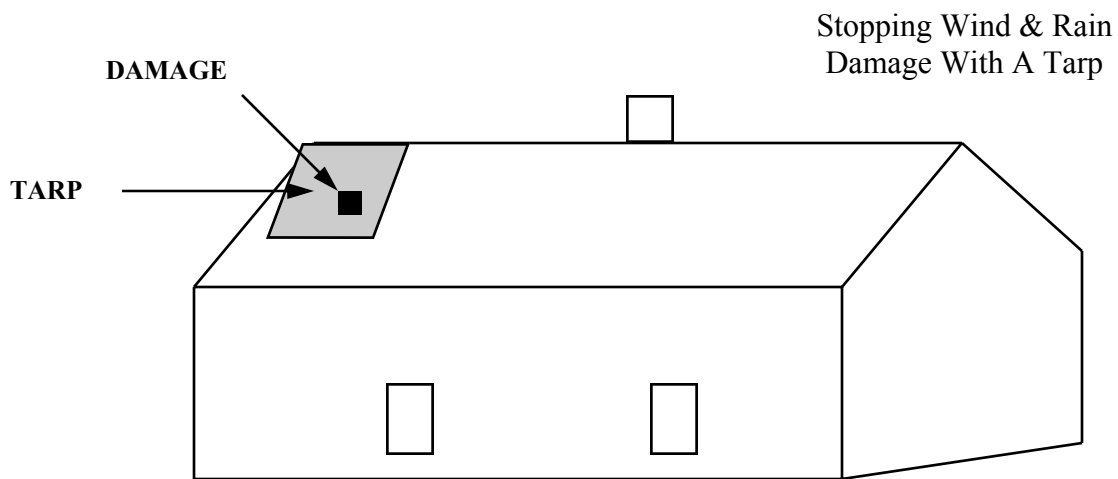
What You do When There is Damage

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 insured must keep an accurate record of repair expenses.

How do you 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 to keep documentation of the damage! First, take any indoor photos that are needed. Make two copies of each kind of photos- one for you and one for the insurance company. Start by putting all your documents into a file that you keep near you at all times. (Any documentation having to do with the claim after your damage, be sure to put it into the file and have it someplace where you can find it again).

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 you 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, become 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:

$$\frac{\text{Insurance Carried}}{\text{Insurance Required}} \quad X \quad (\text{Loss } \underline{\text{minus}} \text{ Deductible})$$

Example:

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

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

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 parenthesis 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.

8. Glass Replacement

- Glass replacement is an exception to the Ordinance or Law Exclusion. It allows the company to upgrade old glass to new safety glass materials

Property Coverages

Property coverages have a few additional details that are important to know. I know that this has been a hard chapter to read, but its content could be used by the insurance adjuster against you. Look on the part of your declaration page that has those A, B, C, D sections. They have a few rules that you need a basic working knowledge of when working with the adjuster.

Coverage A - Dwelling:

1. The dwelling on your property shown in the Declarations Page includes structures attached to your home.
2. Materials and supplies located on or next to your property used to construct, alter or repair the house or other structure on the property.
3. This coverage does not apply to land, including land on which your home is located

Coverage B - Other Structures:

1. Other structures on your property set apart from the house by a clear space including structures connected to the house by only a fence, utility line or similar connection.
2. This coverage does not apply to land, including land on which the other structures are located.
3. The insurance companies do not cover other structures:
 - Used in whole or in part for business.
 - Rented or held for rental to any person not a tenant of the dwelling unless used solely as a private garage. The limit of liability for this coverage will not be more than 10% of the limit of liability that applies to coverage A.

Coverage C - Personal Property:

Personal Property owned or used by you while it is anywhere in the world. At your request, insurance companies will cover personal property owned by:

1. Other people's property in your home which is occupied by you.
2. A guest or your employee's property while in any home occupied by you.

Insurance companies limit of liability for personal property usually located at your house other than the your premises is 10% of the limit of liability for Coverage C or \$1,000, whichever is greater. Personal property moved to a newly acquired principal home is not subject to this limitation for the 30 days from the time you begin to move the property.

Coverage D - Loss of Use:

The limit of liability for Coverage D is the total limit for all the coverage that follow:

- If a loss covered under this section makes it that part of the home where you reside not fit to live in, the insurance company covers:
 1. The additional living expenses, meaning any necessary increase in living expenses

2. Anything incurred by you so that your household can maintain its normal standard of living.
 3. The payment will be for the shortest period of time required to repair the damage or, if you permanently relocate, the shortest time period required for your household to settle elsewhere.
- If a loss covered under this section makes that part of your house rented to others or held for rental by you not fit to live in the insurance company covers:
 1. The Fair Rental Value, meaning the fair rental value of that part of the house rented to others or held for rental by you less any expenses that do not continue while the house is not fit to live in. Payment will be for the shortest time required to repair or replace that part of the house rented or held for rental.
 - If a civil authority prohibits you from use of your home as a result of direct damage to neighboring premises by a peril insured against in the policy, the insurance company will cover the Additional Living Expense and Fair Rental Value loss as provided under one above for no more than two weeks.
 - The periods of time under 1 above are not limited to expiration of this policy. The insurance company does not cover loss or expense due to cancellation of a lease or agreement.

Now that you know what kind of policy you have and how it works, remember you need a peril first. Then make sure you protect your home and get a police report incase of theft or vandalism, if needed, and document everything. If you don't have an All Risk, known as a HO 3, policy you need to have your insurance policy changed as soon as possible. The next chapter will help you see your home for the first time in a different light. I would make a copy of the third page in this chapter. This has a list of all the perils and to what kind of policy they belong with you.

CHAPTER 2

HOME INSPECTION



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 flash light to see in spots where there is little or no light. If you have oil or gas heat or a fire place, 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 ground water 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 under side 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 affect. 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 mulch 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 comes in, water can also come 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 seeing 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 policy holders 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.

Another concern with having a claim is, will it be big enough to submit? I have laid out a few ways that will guide you through the process. You will find it in the scope and estimating chapter.

After coming down out of the attic, find the first bedroom to your left to start in. As you go into the room go from the left to the right. If you always do it the same way with each room, you will find that you will not miss anything. Always check under the window sills and on the ceiling looking for water stains. A stain can be light so use your flash light. Remember that just because you don't see a lot of damage on the walls or ceiling doesn't mean that it's not a good claim. Your insulation may be shot because of the water and you may find other challenges. In many rooms you will see cracks over the door frames. This is from settling which is not covered under collapse in your policy.

Kid's rooms seem to always have stains on the carpet or marks on the walls with crayons- that's covered. If your children damage your home or their friends it's covered.

If you have blown in hot air heat from oil or gas, check your vents for dark or gray stains or look on the walls and ceiling to see if you can see outlines of joists or studs or black spider webs. Remember that chemical sponges I told you about, well, this is when you use it. Take the sponge and make a single swipe of the sponge. Look where you swiped the sponge. If you see a gray outline on the wall or vent then you have a puff back. A puff back is when an oil or gas furnace has a backfire and shoots soot into the air. Puff backs are always large claims on all policies.

Some homes have air conditioners in the windows. You can find that the condensation from the air conditioner will damage the wall and window sill. An accidental discharge of water from this is a claim. Some homes have the air conditioner condenser unit installed up in the attic. If the condensation drains are clogged, then the pans fill up and overflow and water destroys the ceiling below and insulation in the attic. This is a claim on HO 02 and 03 policies and are called accidental discharge of water when making a claim.

Now let's check out an up stairs bathroom. Bathrooms are the beginning of many claims with a simple understanding that pipes break. First you need to also know that the plumbing or fixing of the pipe is not covered, but that the damage and the access to the plumbing is covered. Usually, most of the time the access is more expensive than the fixing of the pipe. You will sometimes find that there is an access panel to access the part of the plumbing that needs repair. Many times the access point will be a tile wall, floor or removing the tub or fixture and replacing them. Toilets, tubs and sinks seem to be overflowing all the time. When inspecting the bathroom open up the vanity doors and take a sniff, if you smell mustiness then you have a leak and you should inspect further. Many times in showers you will find that the shower pan under the tile is leaking. Toilets overflow and the water will seep under the toilet and hit the ceiling below.

Check out every room in your home on the upper floors. As you go down a floor, remember to look under any room that has a bathroom above it for damage. Now, let's go downstairs to the first floor and check every room like you did upstairs. Don't forget to inspect the kitchen and bathroom. If you have a cracked tile on the floor or wall, as long as it is not cracked because of settling, it is covered on HO 03 policies only. Burns on your counters are covered on HO 03 policies as well as any burns on your cabinets near your stove. Dishwashers seem to have spills all the time. If the door leaks and water damages the floor below, it is an accidental discharge of water and it is covered on HO 02 and 03 policies and can be submitted for a claim.

Now lets go to the laundry room. So many times if you still have those rubber hoses on your washer without stainless steel mesh, the hose leaks and if you're not home, can flood everything in its path. Sometimes the washer tank leaks which could be as much as 50 gallons. This again, is an accidental discharge of water and is covered by HO 02 and HO 03 policies.

Many homes have fireplaces. If smoke has filled the home because the flue wasn't opened, this is also a puff back and is covered on all policies. This can cost a lot of money to clean all the walls, ceilings, as well as floors, lights and furniture.

If you live in a home that is built on a slab of concrete, all your pipes go under the slab somewhere. If they break or are leaking, then your floor will need to be opened up. You may suspect this has happened when you notice a backup in your sewage system or gray water or moisture coming up from your floor. Check for this if you see changes in your flooring in anyway. The fixing of the pipe is not covered, but the damage ensued from access to the pipe and damage from the leakage is covered. This coverage is called access. You could have the same kind of damage out in your yard, due to a breakage of a sewer pipe, but it may or may not be covered, as many insurance companies are limiting the breakage to no more than 3 feet from the outside wall of your home.

Now let's go into the basement where you may have ground water that always comes into your basement, But since you don't have flood insurance, you think you're stuck with the mess. Not so! All you need to do is call your agent and tell him/her that you would like to have a sump pump endorsement put on your policy. The endorsement should cover for 10% of the Section A Building amount listed on the Declaration page . For example, if the amount was \$400,000 for the Section A Building amount, you could receive 10 % of that or \$40,000 to fix your basement with the sump pump endorsement. It will cover any damage to a finished basement or stored stuff and heaters. It only costs about \$40 to \$50 a year. If you already have damage you can not claim it now. Fix any damage that has occurred, then get the sump pump endorsement to safeguard you in the future.

I recommend that you inspect your home every six months. If you have found a claim in your home, go to the next chapter. Pass this information along or buy a book for one of your family members or friends. You'll be helping them to find claims, just like you did!

CHAPTER 3

SCOPE & ESTIMATE



Scope & Estimate

Anyone can learn how to set up a proper scope of a claim. The term scope is used by insurance adjusters. It represents the size, damage and repair that is included in a claim. It reminds me of a time when I told my mother that I had volunteered to bring a lasagna to a youth group dinner. Of course I expected her to make it, but instead she brought me into the kitchen and said that the lasagna I had promised was going to be made by me. She took out a cook book and said if you can read, you can cook. I can tell you now that when the dinner was over, the dish of lasagna was empty. I had never made lasagna before, but because I read and followed the directions, the lasagna came out great. So, take it from me, if you can read and follow directions, you can set up a proper scope for your claim.

Later on in this section I will explain the difference between a bad scope and what I consider to be a good scope by using a simple example. But to begin with, there are things you need to know about insurance adjusters. Have you ever played cards? Well, if you have then you're aware that if you know what cards the other person is holding, it's a lot easier to win the game.

How much training do you think the insurance adjuster you are going to meet probably has? How do insurance adjusters learn their craft? Well, they are sent to a school in Pennsylvania or Texas for three weeks. That's right, they study for only three weeks, while many of you have had to go to college for four years or at least to a tech school for six months to get your qualification. So don't let them intimidate you! In this school, they build small little buildings and because of this they think that they have a grasp of construction. Many of them have never really worked in the trades. So they may not know simple things like: not all houses are built to a uniform code because there can be many imperfections or that smoke in a home travels throughout the whole house.

Adjusters know what's in your policy and they will have to stand by the contract. This is great because in many ways the contract is written in your favor. When you explain and educate the adjuster, you take control. They may try to tell you that any concept that you are learning in this book is not true. Ask them if they understand what dealing in good faith is. Good faith means that they can't accuse you of making a false claim. This is then called bad faith. They can be penalized up to 4 times the amount of the original claim. This is discussed further in the **Getting Paid** chapter of this book. If they do not give you satisfaction in working with your claim, tell them you are going to call their supervisor. They don't like it when you call their supervisor.

What you need to understand is how to think through the process that is required to establish the scope of your claim. The place to start is by asking yourself the right questions. My grandfather once told me.. "It's all right to talk to yourself. At least your talking to someone intelligent. It's even all right to answer yourself. Just don't catch yourself saying , 'Huh?'" Well, in this case, it is important to ask the right questions and seek out the answers. In order to help you see this process of questioning, I will use an example of a possible claim and walk you through it determining its scope. The first thing to ask is, "Do I have a covered peril?" Then, "Have I met all the conditions?"

Let's say you have a room that has been damaged by water. Where did the water come from? Was it from a leaking pipe or is it weather related? In this case, let's say it's weather related. OK, what kind of weather was it? Was it cold with snow or warm with wind and rain? In this case say, it's warm with wind and rain. Let's go outside and look. Is there any hole in the roof or does any other part of the house have damage? If you don't have an all risk HO3 policy, then you need an opening somewhere on the outer perimeter of your home or you will not have coverage for your claim. I hope you can see that

if you did not read the sections on policy, you won't understand what I am talking about. Go back and read them before reading any further.

In this case we have an HO 03 policy. When you go outside you notice a few of the shingles blew off the roof and are lying in the yard. Before you go inside, let's see if there is any other damage done to the house from this storm. The reason for this is, if you find any other damage, you can add it onto the same claim without having to pay a second or multiple deductibles for your claim.

Connecting damage is important. The insurance adjuster does not want there to be a connection. He would prefer there to be multiple claims so you can pay more deductibles to try to minimize the amount the insurance company will pay you. Now that you know better, don't let the adjuster do this! Let me explain. The insurance adjuster is going to try to minimize how much of your roof he wants to replace. So, if you have a shingle missing on one side they will say that they will only pay for that half of the roof. If you find, however, another shingle missing on the other side they will have to pay for both sides, even if you don't have any damage inside on the other side of the house. Siding damage will follow the same procedure of observation.

Okay now go back inside and ask a few more questions. What other rooms show any water stains? Let's say that you only see the stains in the living room on the ceiling and on the wall. If the water is coming from the roof, what else is there between the roof and this room? Well, under the roof shingles we have plywood sheathing. You need to go into the attic and see if we can see any stains on the sheathing. If you can't get into that space you will have to wait until the roof is ripped of its shingles to see if there is any damage. You tell the adjuster that you are not waving your right on the sheathing needing to be repaired until the roof is cleared of shingles. If the adjuster can't be there when this happens, then take photos for proof of any damage.

What is under the sheathing? Insulation in the walls and a ceiling that will need to be replaced. One part of the home you needn't be concerned with is the ceiling joist or wall studs. When a home is constructed the framing sits out in the weather, sometimes for as long as one or two months, without any damage. Water from a storm will not rot the studs or the joists. At this juncture, it is important for you to know, that you should not use the word "rot", because, rot is not covered by all insurance companies. The term is called water damage not rot. Rot is when you have water damage continually without fixing it. It is no longer sudden and accidental damage. This is not a covered claim.

So what is the next part of the home to be concerned about? It would be your ceiling, but what kind of ceiling? Is it plaster, dry wall, tin, wood panels, wood boards or something else. Since most of the country has drywall, let's say for this example that our walls and ceilings are drywall. What kind of condition is the drywall in? If there is a stain and soft drywall in one part of the wall and ceiling, the insurance adjuster will only pay for nine square feet for each, the minimum amount to repair this damage. For a small stain, the adjuster takes one square foot around the damage on all sides which adds up to nine square feet. The cost to replace this small amount of drywall may not add up to what the adjuster estimates.

But you are entitled to be reimbursed for what you must put out to get the job done. When you send your paperwork in, we will help you in determining the amount you should be reimbursed. If you have ever installed drywall you know the repairs can go on for three days, increasing labor costs. The reason is because the drywall compound needs to dry for a day after every coat. This is to be calculated into the estimate. Remember, the adjuster is telling you, for example, that the unit price is \$1.50 per square foot for drywall. He may tell you that you only need 9 square feet so, $9 \times \$1.50$ per Square Foot = \$13.50 for the ceiling and \$13.50 for the wall that's \$27. I am here to tell you just repairing the

damage to the drywall, a contractor would charge you over \$300 for a minimum charge . The best way to have this paid for is to write the estimate for the damage and then bring the estimate up to minimum charge with an extra line in the estimate. When we send in your estimate that you purchased from us, you will have all of this completed by us so you can explain to the adjuster why he/she needs to pay you the proper amount.

It is important for you to know that the insurance adjuster must add in 10% for overhead and 10% for profit to your reimbursement if you have the ability to hire at least three contractors to fix your damage. This does not mean you have to hire three different contractors, just that you could need them. Look at the list below and see how you can break a job apart so you can present to the insurance adjuster your need to have three different contractors fix your damage. You will find this an easy task for practically every type of claim. In New York it's 15 % overhead and 15 % profit. Making sure that you get the percentages makes it easier to guarantee you'll have enough money to complete your work. Here is a list of **contractor types**:

Laborer

- **Misc. unskilled tasks**

***Carpenter - Rough**

- **Framing**
- **Fences, decks**

***Carpenter - Finish**

- **Doors, windows**
- **Paneling**
- **Ceiling treatments**
- **Most sidings**
- **Millwork, trim**
- **Many floorings**
- **Gutters, downspouts**

Drywall installer

Painter

- **Paint**
- **Wallpaper**
- **Minor wall repairs**
- **Tape and float**

Cleaning

- **Structural cleaning**
- **Contents restoration**
- **Smoke/soot removal**
- **Deodorization**
- **De-flooding**

Roofer

- **Roofing**
- **Decking and cornice repair**

Bricklayer

- **Bricks**
- **Stone**
- **Concrete block**
- **Glass blocks**
- **Stucco (in some states)**

Cement mason

- **Poured concrete**

Electrician

- **House electricity**
- **Electrical heating**

Plumber

- **Plumber**
- **Hot water & steam heating**

Hard Tile Worker

- **Tile: ceramic, slate, quarry**

Glazier

- **Glass (commercial)**

Plasterer

- **Plaster**
- **Stucco**

Sheet Metal Worker

- **Ductwork (commercial)**

Iron Worker

- **Structural steel (commercial)**

What is the next step in the process? In our example, you will need to paint a seal coat and two regular full coats of paint. In determining how much square footage will be painted, let's talk about a tool that the insurance adjuster uses. It's called a breakpoint. A breakpoint is a door or trim on a room opening that stops you from adding anymore square footage to your claim. It could also be a change in material on the area to be repaired or a change in color of the paint. What this means is that you could have only a small area of drywall that needs to be repaired and painted, but because the breakpoint extends out further, you can ask to be reimbursed for the whole area up to the breakpoint. When a part of the wood trim separates a painting area, it breaks the line of site, and the adjuster will not let you add more painting surface to your estimate.

Types of Breakpoints:

1. Molding on walls, ceilings and floors.
2. Doors going into another room.
3. Going from one kind of material to another.
4. Line of sight as is used on a roof or siding.

We have a tool that's called continuance. Continuance simply means that the paint job, flooring or whatever, can continue until it hits a breakpoint. This adds to the square footage of our estimate. As an example, our living room has a stairwell in it and the paint keeps going right up to the second floor. It then continues into the hallway, but we have breakpoints upstairs, the bedroom and the bathroom doors. Our living room also opens onto a dining room and the paint continues around into the dining room and hallway. There is no trim in the room opening and the paint is the same color so this makes it continuance. By understanding the word continuance, you have doubled the square footage for painting, whether you paint it all or not, you will be paid for it. This works for floors with carpet, wood floors, tile and so on.

Please forgive me for a commercial, but just that one little bit of information can pay ten times what you paid for this book, so don't you think your friends and relatives should have what you have. Let them buy their own so they won't lose your copy. Thanks for letting me say that.

In our example, what is the next thing that was damaged? How about the floor. What kind of flooring do you have? Is it wood, tile, wood laminate, or carpet? Let's say, you have carpet in your living room and it continues to the upstairs hallway and downstairs hallway. Remembering what we just talked about with continuance. If you had damage to only a small stain on the living room carpet, you can claim for the cost of all the carpet, covering all the areas listed above, because it is a continual piece of carpet with no break point.

There are two different kinds of carpet you can have; commercial or residential. Commercial is woven and is a much more expensive carpet. Residential has a latex glue backing and no resistance against water. There are two styles of carpet- straight and many-color seamed. This is where they seam together two or more different carpets together. This is a very costly process. If you have this kind of carpet you need to point it out to the adjuster and note this in your sheets you send for your estimate. There is a good chance the adjuster has never put this type of carpet into an estimate. In our sample case, we have regular residential carpet. Let me tell you why the carpet needs to be replaced. When water hits the latex glue in your carpet, it acts like a solvent and permanently damages your carpet. This will show up either immediately or later when you are vacuuming and strands start pulling up.

I want to settle any concerns you may have so far. I keep talking about all these details and you may think you need to memorize them. That's why the book is set up into chapters and sections. The sections go into more details so you can read them only if you need them.

Now most people think that they would be done at this point. You'd think it was time to write it up and we have our estimate. Not so fast. How about debris removal? You might need to have a dumpster, plus there is cleanup during the work and at the end of the work. Also, if you were to look up, you'd see lights, smoke detectors, switch and outlet plates, pictures and other stuff on the ceiling and walls that might need to be removed and later reset. You have furniture in the rooms that need to be removed and reset .If you need to find another place to live while they repair your home this is covered in your policy. These are all items that need to be added to your estimate. Below is a chart that let's you know other additional living expenses you could claim.

ADDITIONAL LIVING EXPENSE ILLUSTRATION			
Expense	Normal Monthly Expenses	New Monthly Expenses	Additional Monthly Expenses
Rent	\$700	\$1,025	\$325
Gas	\$100	\$120	\$20
Water	\$30	\$50	\$20
Electricity	\$145	\$175	\$30
Telephone	\$15	\$45	\$30
Food	\$200	\$350	\$150
Totals	\$1,190	\$1,765	\$575
Number of months your home is uninhabitable			3
Amount payable to insured under Additional Living Expense			\$1,725

The next few pages are showing you what you should expect in an estimate. You will see different rooms and then all that is expected to be completed in those rooms. At the end of each room, you see the total amount only for that room. The last page gives you the complete total of the rooms and then adds the percentage amount for the overhead, profit and sale tax.

The estimate lets you see the dimensions of the rooms and below that it gives you the Quantity, Description, Unit Cost. In the estimate from my company we will send, you will be (RCV) Replacement Cost Value, but there will not be any (DEP) Depreciation put into the estimate. That's the insurance company's job and I refuse to make it any easier for them to lower the value of your home. So because there is no Depreciation the (ACV) Actual Cash Value will be the same as the RCV. I just want you to see and feel what a good estimate covers.

I will show you a complete example of a real estimate later in this chapter. I will be teaching you each part of what you will need to know and then bring it together with a claim from a couple with a real ice damming claim.

INSURED	: John G. Smith	DATE OF REPORT	01/29/2006
LOCATION	: 222 Ice Rd.	DATE OF LOSS	01/25/2006
COMPANY	: Yardley, PA 19055	POLICY NUMBER	1357642
	: Insurance Co	CLAIM NUMBER	000001
		OUR FILE NUMBER	27846
		ADJUSTER NUMBER	12

Estimate Section: Bathroom 2nd floor

Bathroom 2nd floor 9' x 5' x 8'

Lower Perimeter: 28.00 LF Floor SF: 45.00 SF Wall SF: 224.00

Upper Perimeter: 28.00 LF Floor SY: 5.00 SY Ceiling SF: 45.00

Quantity	Description	Unit Cost	RCV	DEP	ACV
35.0 SF	Remove 1/4" Underlayment Sub flooring	\$0.34	\$11.90		\$11.90
35.0 SF	Replace 1/4" Underlayment Sub flooring	\$0.64	\$22.40		\$22.40
45.0 SF	Remove Better Grade Ceramic Tile Floor	\$0.58	\$20.30		\$20.30
20.0 SF	Replace Better Grade Ceramic Tile Floor	\$10.74	\$483.30		\$483.30
20.0 SF	Remove 1/2" Standard Residential Wall Sheetrock	\$0.20	\$4.00		\$4.00
184.0 SF	Replace 1/2" Standard Residential Wall Sheetrock	\$0.84	\$16.80		\$16.80
184.0SF	Seal Walls	\$0.22	\$40.48		\$40.48
45.0 SF	Paint Walls 2 Coats	\$0.47	\$86.48		\$86.48
45.0 SF	Seal Ceiling	\$0.22	\$9.90		\$9.90
45.0 SF	Paint Ceiling 2 Coat	\$0.47	\$21.15		\$21.15
1.0 EA	Remove Better Grade Lighted Medicine Cabinet Wall Cabinetry	\$3.45	\$3.45		\$3.45
1.0 EA	Re-install Better Grade Lighted Medicine Cabinet Wall Cabinetry	\$17.12	\$17.12		\$17.12
1.0 EA	Remove 30" Wide, 2 Door Better Grade Wood Vanity Cabinetry	\$14.51	\$14.51		\$14.51
1.0 EA	Replace 30" Wide, 2 Door Better Grade Wood Vanity Cabinetry	\$205.41	\$205.41		\$205.41
1.0 EA	Remove Commode	\$15.31	\$15.31		\$15.31
1.0 EA	Re-install Commode	\$29.16	\$29.16		\$29.16
1.0 EA	Remove Vanity Lavatory Sink (Assembly)	\$31.59	\$25.76		\$25.76
1.0 EA	Re-install Vanity Lavatory Sink (Assembly)	25.76	\$31.59		\$31.59
1.0 EA	Remove Better Quality Ceiling Light Fixture	\$4.30	\$4.30		\$4.30
1.0 EA	Re-install Better Quality Ceiling Light Fixture	\$5.38	\$5.38		\$5.38
1.0 EA	Remove Bathroom Exhaust Fan	\$4.30	\$4.30		\$4.30
1.0 EA	Re-install Bathroom Exhaust Fan	\$5.38	\$5.38		\$5.38
1.0 EA	Small Room Move/Reset Contents	\$23.10	\$23.10		\$23.10
Totals For Bathroom 2nd floor			\$1,101.48	\$0.00	\$1,101.48

Estimate Section: Kitchen					
Kitchen 18' x 11' 6.0" x 8'					
Offset 8' x 9' 40" x 8'					
Lower Perimeter: 75.00 LF		Floor SF: 281.70SF		Wall Upper SF: 600.00 SF SF:	
Perimeter: 75.00 LF		Floor SY: 31.30SY		Ceiling 281.70SF	
Quantity	Description	Unit Cost	RCV	DEP	ACV
281.7 SF	General Clean-up	\$0.20	\$56.34		\$56.34
1.0 EA	20 Yard Dumpster Rental for General Clean-up	\$180.00	\$180.00		\$180.00
281.7 SF	Sand and Finish New Wood Plank Flooring	\$1.33	\$374.66		\$374.66
96.0 SF	Remove Paper-Faced Batten Wall Insulation	\$0.06	\$5.76		\$5.76
96.0 SF	Replace Paper-Faced Batten Wall Insulation	\$0.28	\$26.88		\$26.88
96.0 SF	Remove 1/2" Standard Residential Wall Sheetrock	\$0.20	\$19.20		\$19.20
96.0 SF	Replace 1/2" Standard Residential Wall Sheetrock	\$0.84	\$80.64		\$80.64
18.0 SF	Replace Premium Ceramic (Mastic) Wall Tile	\$10.11	\$181.98		\$181.98
600.0 SF	Seal Walls	\$0.22	\$132.00		\$132.00
600.0 SF	Paint Walls 2 Coats	\$0.47	\$282.00		\$282.00
8.0 SF	Remove 1/2" Standard Residential Ceiling Sheetrock	\$0.20	\$1.60		\$1.60
8.0 SF	Replace 1/2" Standard Residential Ceiling Sheetrock	\$0.84	\$6.72		\$6.72
281.7 SF	Seal Ceiling	\$0.22	\$61.97		\$61.97
281.7 SF	Paint Ceiling 2 Coat	\$0.47	\$132.40		\$132.40
12.0 LF	Remove Premium Grade Wood Base Cabinetry	\$5.80	\$69.60		\$69.60
12.0 LF	Replace Premium Grade Wood Base Cabinetry	\$107.54	\$1,290.48		\$1,290.48
12.0 LF	Remove Premium Grade Wood Wall Cabinetry	\$5.80	\$69.60		\$69.60
12.0 LF	Replace Premium Grade Wood Wall Cabinetry	\$70.72	\$848.64		\$848.64
12.0 LF	Remove Countertop	\$2.28	\$27.36		\$27.36
12.0 LF	Re-install Countertop	\$4.02	\$48.24		\$48.24
6.0 EA	Remove Ceiling Light Fixture	\$4.30	\$25.80		\$25.80
2.0 EA	Replace Ceiling Light Fixture	\$69.24	\$138.48		\$138.48
4.0 EA	Re-install Ceiling Light Fixture	\$5.38	\$21.52		\$21.52
1.0 EA	Remove Oven	\$26.88	\$26.88		\$26.88
1.0 EA	Re-install Oven	\$26.88	\$26.88		\$26.88
1.0 EA	Remove Refrigerator	\$20.14	\$20.14		\$20.14
1.0 EA	Re-install Refrigerator	\$30.21	\$30.21		\$30.21
1.0 EA	Remove Dishwasher	\$24.30	\$24.30		\$24.30
1.0 EA	Re-install Dishwasher	\$60.75	\$60.75		\$60.75
1.0 LS	Large Room Move/Reset Contents	\$42.35	\$42.35		\$42.35
1.0 EA	Small Load Dump Fees	\$125.00	\$125.00		\$125.00
Totals For Bathroom 2nd floor			\$1,101.48	\$0.00	\$1,101.48

Estimate Section: Living Room					
Lower Perimeter:	94.80 LF	Floor SF:	442.70 SF	Wall SF:	833.50 SF
Upper Perimeter:	104.80 LF	Floor SY:	49.19 SY	Ceiling SF:	442.70 SF
Quantity	Description	Unit Cost	RCV	DEP	ACV
	Light Clean Walls	\$0.17	\$141.70		\$141.70
833.5 SF	Seal Walls	\$0.22	\$183.37		\$183.37
833.5 SF	Paint Walls 2 Coats	\$0.47	\$391.75		\$391.75
16.0 SF	Remove 1/2" Standard Residential Ceiling Sheetrock:	\$3.20	\$3.20		\$3.20
16.0 SF	Replace 1/2" Standard Residential Ceiling Sheetrock	\$13.44	\$13.44		\$13.44
442.7 SF	Light Clean Ceiling	\$0.17	\$75.26		\$75.26
442.7 SF	Seal Ceiling	\$0.22	\$97.39		\$97.39
442.7 SF	Paint Ceiling 2 Coat	\$0.47	\$208.07		\$208.07
4.0 EA	Remove Light Switch	\$3.23	\$12.92		\$12.92
4.0 EA	Re-install Light Switch	\$5.38	\$21.52		\$21.52
14.0 EA	Remove Light Fixture	\$4.30	\$60.20		\$60.20
14.0 EA	Re-install Light Fixture	\$5.38	\$75.32		\$75.32
1.0 DY	Daily (8 Hours) Drywall Installer	\$195.92	\$195.92		\$195.92
1.0 LS	Large Room Move/Reset Contents	\$42.35	\$42.35		\$42.35
Totals For Living Room			\$1,522.41	\$0.00	\$1,522.41
Repair Item Totals			\$7,062.27		\$7,062.27
General Contractor's Overhead (10.0%)			\$706.23		\$706.23
General Contractor's Profit (10.0%)			\$776.85		\$776.85
Estimate Totals With OHP			\$8,545.35		\$8,545.35
Applicable Sales Tax			\$512.72		\$512.72
Estimate Grand Totals			\$9,058.07		\$9,058.07
Policy Deductible			(\$500.00)		(\$500.00)
BUILDING FINAL TOTALS			\$8,558.07		\$8,558.07

This is what a small claim looks like after it is scoped properly. The adjuster would have to come up with about \$3,000 before the \$500 deductible, leaving you with \$2,500. Plus adjusters have a tool that is called a **Hold Back** where they depreciate the materials. It is usually about 20% until you complete the work, then if you used more than what they gave you or the whole amount in this case \$8,558.07 they would pay you the extra amount.

Examples:

To get your hold back money, you need to have a re-inspection of the property by the adjuster and show how you spent the rest of the funds. I said spent. If you had vinyl flooring and you put ceramic

Claim Amount	\$8,558.07	Claim Amount	\$8,558.07
Hold Back	\$1,711.61	Hold Back	\$1,711.61
To Work With	\$6,846.46	To Work With	\$6,846.46
Used	\$8,558.07	Used	\$7,900.00
Final Check	\$1,711.61	Final Check	\$1,053.54

tile, just tell them that the floor was done. If the work is finished they must pay the difference. They can't tell you what you can do to your home.

Let me give you one rule when it comes to hold backs. The adjuster can not hold back money on just repairs but only on items needing to be replaced. For example, if you re-sand a floor, that is a repair and **cannot** have any money held back. If you have to replace the floor, they could hold back money from that. Make sure that your hold back money is 20 % of items you need to replace only.

Examples of items that cannot be part of hold back money:

- **Cleaning of anything**
- **Sanding & refinishing of existing floors**
- **Repairing of drywall or plaster instead of replacement**
- **Anything if all you are doing is repairing**

I am giving you a basic depreciation chart of building materials. Everything else will depend on simple wear and tear of the materials in your home and the adjuster's view point. I would question the adjuster and have **him/her document** where they are getting their depreciation percentages from. They are not allowed to pull numbers out of the air. Keep checking my **web site**. We will try to expand on our chart and other tools you can use. By Useful Life in this chart, the term means, how long it is expected to last. Depreciation Percentages means how much of the cost of **replacement cost they will hold back**.

Depreciation Guide of Building Items		
Item	Useful Life	Depreciation Percentage
Awnings (cloth)	5	20
Decorating (interior & exterior)	5	20
Fans	15	7
Furnaces including compressors or motors (coal, gas, oil)	20	5
Painting (exterior & interior)	5	20
Roofing		
Asphalt - 210 lb. To 240 lb. 3 - Tab	20	5
Asphalt - Middle Weight	25	4
Asphalt - heavy Weight	30	3
Flat or Built - up	10	10
Metal	40	2.5
Wood Shingles - #1 Perfection & Medium Shakes		
Northern States	15 - 20	5
Southern States	10 - 15	8
Sump Pumps	10	10
Television Tower		Use replacement cost
Traverse Rods	20	5
Venetian Blinds	15	7
Water Heater (electric, gas, oil)	10	10
Water Pumps	10	10

You need to know how an insurance adjuster comes up with his/her pricing and why. They use a method called unit pricing that gives a price to everything. In small claims we need to make sure we add in every item that you are entitled to. Be aware that a contractor's estimate is not normally detailed enough to combat the adjuster's scissors. But don't worry, we will put together an estimate, that is highly detailed in such a way as to keep the adjuster from lowering it by tearing it apart. Again, you have to be concerned with your deductible. While I am talking about your claim, let's also talk about your insurance agent. Let me bring you in on an industry secret- **YOUR AGENT CAN'T GET YOU ANY MORE MONEY ON YOUR CLAIM!**

In a later section of the book I will go over all of the procedures in much more detail, but to get you up to speed with some of your concerns with setting up the scope of the claim, I will give you a few examples of the rules the insurance adjusters will use in playing their game.

RULE:

- 1. The Client is only deserving what they had before and no more!** (but the rest of the rule is and "no less." They don't want to pay you up to what you had before. They aren't worried that you get less than what you really deserve.)
- 2. Let me see what I can make the client settle for.** Let me give you an example of what an insurance adjuster said to minimize a claim to a homeowner! (so many of you think your adjuster is such a nice guy or gal)

Here is a real case scenario:

Mary and her husband had a leak in their **bathroom shower** pan. It needs to be replaced. All the walls and floor are the same tile without any break points.

Adjuster:

Mary, you will have to put with what is called a wet bed in your shower floor. It's going to slope towards the drain so you will need to get mosaic tile. You know those little tiles for the floor of the shower. I see that you like purple. It's all over this bathroom. Why don't you pick up some purple tile as an accent strip on the bottom of the tile, or better yet why not all different shades of purple and make a color pattern?

[He's lying. The shower floor doesn't have to slope so you should be able to pick the tile you like. He's saying this because to work on the pan, a few rows of tile will have to be removed on the lower part of the shower.]

Husband Frank:

I don't want an accent strip at the bottom of the shower. If any thing it should be 3/4 of the way up.

Adjuster:

Frank, that's a great Idea. I will pay for the same amount of **tiles** 3/4 of the way up the wall to be removed and changed to put two accent strips.

Grandma:

I wouldn't have the strip just in the shower, it looks funny. I'd have it go through the rest of the bathroom.

Adjuster:

Grandma, that's a great idea! I'd be willing to pay for that too. You know, why don't I work up the estimate and cut you a check in about two days. OK. [He just stole about \$2,500 to \$3,000 dollars from this family. The thing that gets me is the homeowner told me the adjuster was smiling the

whole time! The home owner was entitled to having all the tile replaced because it was all continuous. They could have used the extra 20% from overhead and profit and upgraded the bath to a dream bathroom that they always wanted. Do not let the adjuster play their game. Tell them what is owed and they will understand that they cannot play using this rule again.]

Other Unspoken Rules Insurance Adjusters Use:

3. **If the client doesn't bring it up neither will I (Adjuster).** Being educated by this book will change this rule forever.
4. **The policy is the final authority.** (Wrong! The state law is the final authority, not the policy. All the State Laws state, is that the homeowner must be indemnified “ to be brought back to pre-loss conditions”, no mater what is in their policy. This is one place where I break away from most public adjusters.
5. **If I can't argue the point, I will pay for a real expert.** The insurance adjuster hires some engineer that for the most part all he/she does is insurance work. Is that fair? No! Whose side will they most likely be on? Not yours!

Here Is another example of how the insurance company views the Scope of the Claim. On the left side of this chart are important things you need to know. The scope is a term that an adjuster uses.

Things You Need to Know	Insurance Adjuster Actions
<ul style="list-style-type: none"> • Never let the insurance adjuster tell you what the scope of the claim is going to be. • Never accept appearance allowance, they owe you for pre-existing conditions. • Always know before the insurance adjuster comes what the real scope of the claim is. Take the time to work out the scope as outlined in this chapter. Look in the Toolbox section of the web site. 	<ul style="list-style-type: none"> • Replaces 5 suspended ceiling tiles for \$100 • Gives home owner an \$200 appearance allowance because the ceiling no longer matches. • Wallpaper repair minimum charge \$250 • Carpet cleaned

The adjuster considers the full extent of the claim. What I am showing you is how they would see a Wind/Rain claim. You have a \$500 deductible.

This may seem like there is a lot here and you feel lost, but don't. I am about to show you just how easy this really is. These are called Action, things that need to be done.

Example of Actions:

These actions are easy to understand because before you can **replace** something you must first **remove** it. Before you can **re-install** something, you have to **remove** it first. If what you **replaced** was not **painted or refinished**, that would need to be done. Then, you always **clean** whatever surface you are working on. Yes, sometimes you will **repair something** instead of **replacing it**. Going back to our example:

Things You Need to Know

- Understanding where the water came from helps you think through what should be included in the scope of the claim.
- With properly completed worksheets and photos, we can put in all the extras that should be there in the scope of the claim.
- My company will make sure that all these actions are in your estimate.
- **Tool Box For The Homeowner Adjuster** is a companion book which goes over your home like walls, ceilings, floors, roof, siding plumbing, HVAC, electric, doors, windows, foundations and cabinets & tops, to aid you in working with my company and the insurance adjuster.
- The website is the best way to start communicating with us.
- Once you have sent us the work sheets and payment for the estimate we will call you and aid you through the process.

Things That Need to be Done to Fix the Water/Rain Damage

- Remove Sheathing
- Replace Sheathing
- Remove shingles
- Replace shingles
- Remove Insulation
- Replace Insulation
- Remove Drywall
- Replace Drywall
- Remove Suspended Ceiling Tiles
- Replace Suspended Ceiling Tiles
- Remove Wallpaper
- Replace Sizing
- Replace Wallpaper
- Remove Carpet & Pad
- Replace Carpet & Pad
- Plus Remove & Resets
 - Furniture
 - Anything on the walls
 - Anything on the ceiling
- Plus Trash Removal
- Moldicides
- Cleaning
- Plus Overhead
- Plus Profit
- Plus Taxes
- Plus Permits

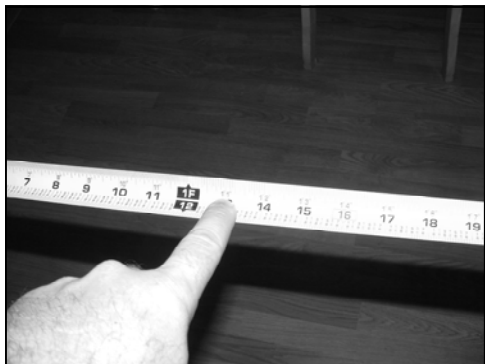
Actions are important but quantities are just as important in setting up the scope of the claim. You need to know just how much of the material you are going need to get the job done. Measuring is how you know how much of an area needs to be replaced or repaired. You also need to think in terms of square foot, or linear foot or square yards. On the next page I am going to give you a guide so you will have an idea if you should put in your claim. The page after that has the formulas for measuring.

How To Find Out If The Claim Is Big Enough

1. Measure the types of material I am giving you then multiply it by the per square foot price.
 2. Then multiply that by your state percentage.
 3. Then multiply that by two and you are just starting to see the base of your claim. If you think that that's a good start then go forward.
- **Painting \$1.58 per square foot**
 - **Drywall \$1.60 per square foot**
 - **Asphalt roofing shingle \$3.25 per square foot**
 - **Vinyl Siding \$3.00 per square foot**
 - **Carpet \$3.26 per square foot**
 - **Ceramic Tile \$9.65 per square foot**

STATE	PERCENTAGE	STATE	PERCENTAGE
ALABAMA	- 1%	MONTANA	- 1%
ALASKA	74%	NEBRASKA	- 1%
ARIZONA	2%	NEVADA	4%
ARKANSAS	- 2%	NEW HAMPSHIRE	1%
CALIFORNIA	17%	NEW JERSEY	11%
COLORADO	3%	NEW MEXICO	2%
CONNECTICUT	12%	NEW YORK	17%
DELAWARE	5%	New York City	84%
DISTRICT OF COLUMBIA	4%	NORTH CAROLINA	- 3%
FLORIDA	4%	NORTH DAKOTA	- 3%
GEORGIA	3%	OHIO	3%
HAWAII	82%	OKLAHOMA	- 2%
IDAHO	0%	OREGON	6%
ILLINOIS	5%	PENNSYLVANIA	3%
INDIANA	0%	RHODE ISLAND	9%
IOWA	- 1%	SOUTH CAROLINA	- 1%
KANSAS	- 1%	SOUTH DAKOTA	- 2%
KENTUCKY	- 3%	TENNESSEE	2%
LOUISIANA	- 4%	TEXAS	2%
MAINE	2%	UTAH	4%
MARYLAND	2%	VERMONT	- 1%
MASSACHUSETTS	15%	VIRGINIA	2%
MICHIGAN	4%	WASHINGTON	7%
MINNESOTA	5%	WEST VIRGINIA	- 3%
MISSISSIPPI	- 4%	WISCONSIN	1%
MISSOURI	1%	WYOMING	- 8%

Measuring is easy when you know how to use a metal measuring tape. The best type of measuring tape to use is one over 25 feet long and about 1 inch wide. The tape marks both the number of feet plus the number of inches, not just the inches. Example: 1'1" (one foot, one inch)



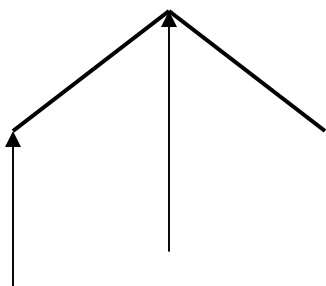
Don't measure by inches only, such as 45 inches or 108 inches. This is making more work for yourself. Only cabinet makers use just inches. You have to put your measurements into a formula and that is easier when you start with feet and inches. Then, all you have to do is use the chart to change the inches into decimals. Example: Like 3'6" = 3.5 feet
(There is a chart on the next page)

When measuring walls, floors or ceilings, always measure them by the base of the floor. Add an inch for the base moldings, as you see me below, putting the tape on the floor, then running out the tape to the other side. It's fast and fun and you don't need someone else to help you. You're not measuring furniture so you just need to the nearest inch.



Measuring as we did above is good for Length and Width, but measuring Height is different. To the right I am showing how to use the tape by holding it in one hand and moving it up by the other, until you reach the ceiling.

There is a room and exterior work sheet you need with you as you gather the room dimensions. What if I have a vaulted ceiling? Take two measurements. The first at the lower end, and the second at the peak. Don't be concerned if your ceiling is low on one side of the room and high on the other side of the room. This formula will work it out in the end.



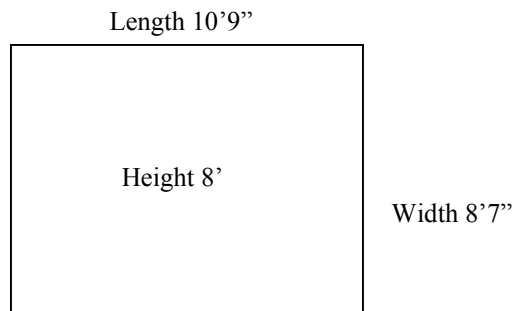
TYPES OF MEASURING

Symbols	Name	Formulas
CF (cf)	cubic foot	Length x Width x Height
CY (cy)	cubic yard	Length x Width x Height Divided by 27
EA (ea)	each	None
LF (lf)	lineal foot	Length by foot or Running Foot
PR (pr)	pair	None
SF (sf)	square foot	Length x Width
SQ (sq)	100 square feet	Length x Width Divided by 100
SY (sy)	square yard	Length x Width Divided by 9

Measuring outside you will need someone else to help. When you measure you use a metal measuring tape one inch wide. One inch is written down like this 1". This symbol (") means inches and this symbol (') means feet. So 1' means one foot. Remember, there is only 12 inches in a foot so you would never put down more than eleven inches. Example 4'5" means 4 feet, 5 inches and 12'4" is twelve feet four inches.

When you are going to use the measurements in a formula, you need to put the inches into a decimal form. I have given you a chart to aid you in this process. Example 2'7" = 2.58 or 9'11" = 9.92 making it easier to work in the formulas.

The formula for walls for most rooms is Perimeter times the Height equals the square footage of the walls. As for the ceiling Length times Width equals the square footage of the ceiling. Example:



To take our measurements and put them into a formula we need to convert them into decimals, I have a chart for your inches:

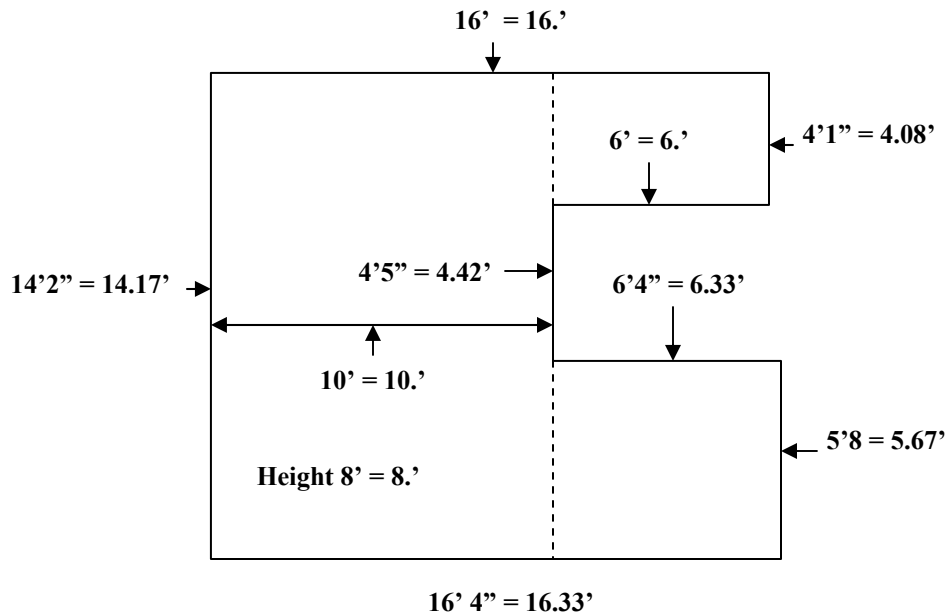
INCHES	DECIMAL
1"	.08
2"	.17
3"	.25
4"	.33
5"	.42
6"	.50
7"	.58
8"	.67
9"	.75
10"	.83
11"	.92
12"	1.00

First convert inches in decimals. 10'9" = 10.75 (length of room) & 8'7" = 8.58 (width of room) 8' = 8. The perimeter is found by adding the length twice and the width twice: Walls: 10.75 + 10.75 (the length twice) + 8.58 + 8.58 (the width of the room twice) = 38.66 (perimeter) (then times it by the height) x 8 = 309.28 sf

Ceiling: 10.75 (length) x 8.58 (width) = 92.24 sf

Walls & Ceiling: 309.28 + 92.24 = 401.52 sf

Here is an example of a more complicated room dimensions:
 (The ----- line is to help you mentally square off areas.



Perimeter
16.33
5.67
6.33
4.42
6.
4.08
16.
<u>+ 14.17</u>
73.' feet

Walls = 73.' x 8.' = 584 sf

Ceiling
 $14.17' \times 10.' = 141.70'$
 $6.33' \times 5.67' = 35.89'$
 $6.' \times 4.08' = 24.48'$

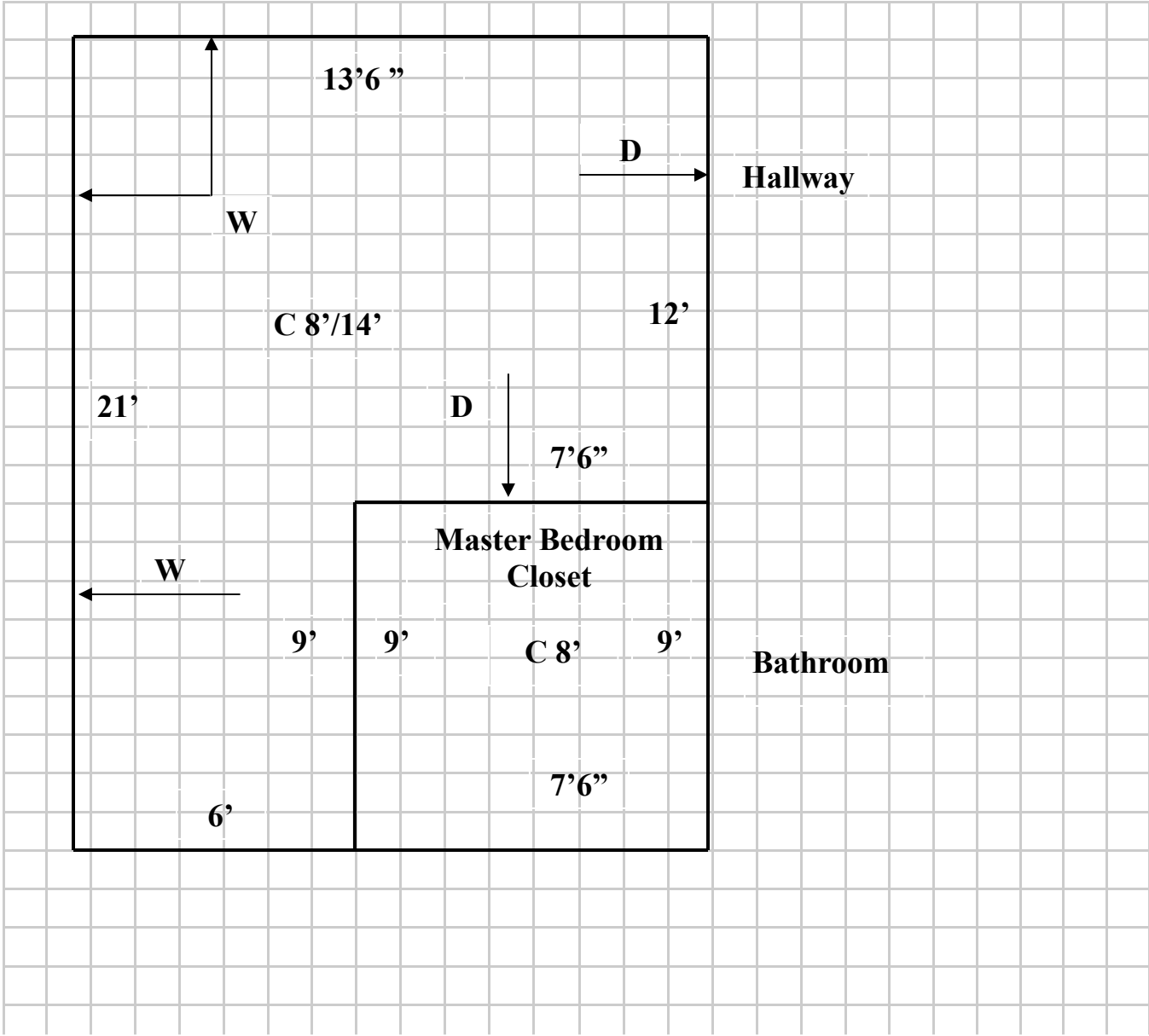
 $141.70 + 35.89 + 24.48 = \mathbf{202.07 sf}$


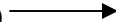


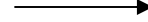
Walls & Ceiling
 $584sf + 202.07 = \mathbf{786.07 sf}$

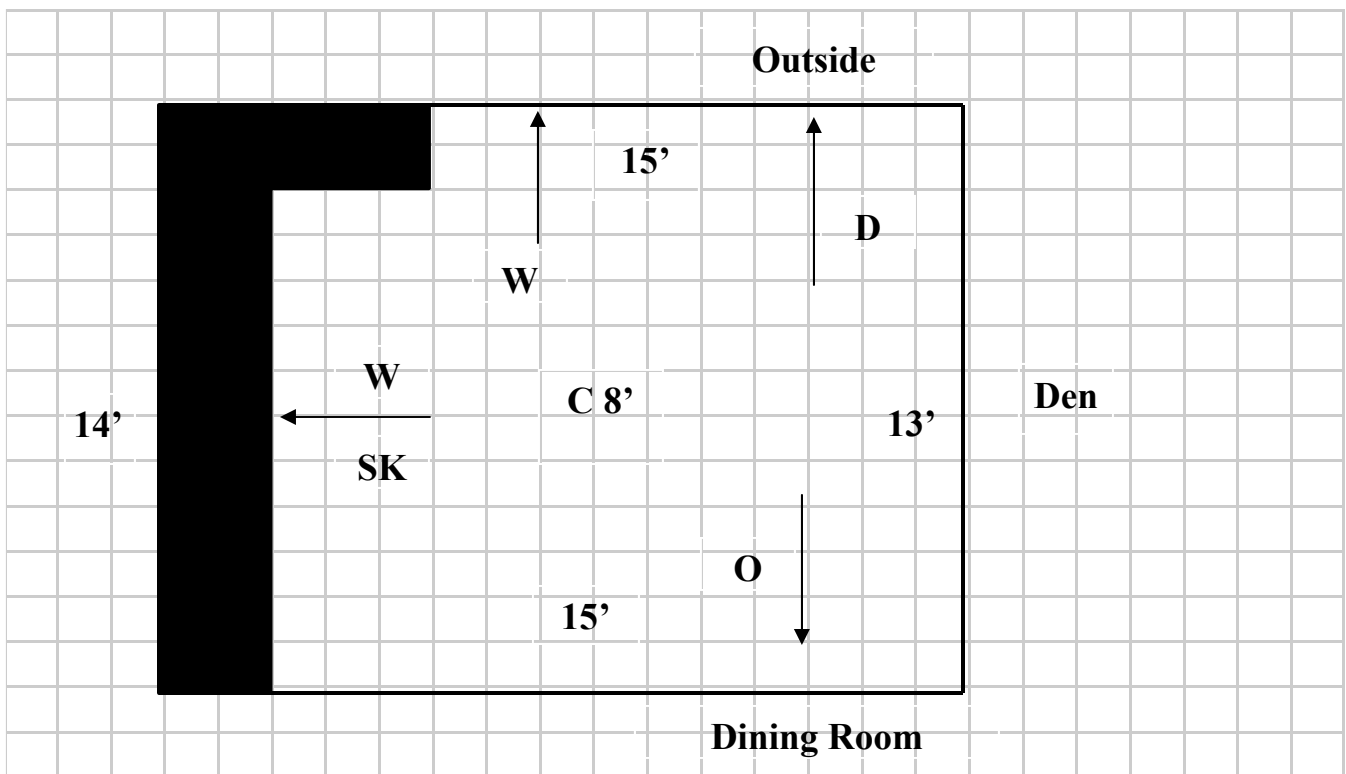
INCHES	DECIMAL
1"	.08
2"	.17
3"	.25
4"	.33
5"	.42
6"	.50
7"	.58
8"	.67
9"	.75
10"	.83
11"	.92
12"	1.00

There are simple work sheets that you need to fill out on the next page. We put down the actual size of the room or rooms on graph paper.

At the end of the book you can copy a graph sheet to send to us with your other worksheets for your estimate. Each square equals a foot so if your measurement is less or more than a foot, don't worry! Just go to the nearest line and put the measurement next to the wall line and the ceiling measurement should be put in the middle of the room. Don't worry about the thickness of the walls either. Use a **D** to show a Door and an arrow where the door is located. In the same way, **W** to show a Window and an arrow. If there is no door but just an opening, use an **O** in place of a **D**. Use a **C** next to the measurement to show the measurement of the Ceiling. If you have a vaulted ceiling, show the lower number than the higher number like this **C 8' / 14'**. It's best to use a ruler and a black pen. If a room or hallway is next to this room, show on the graph as we did below.



- In the kitchen, show a counter top. 
- To show a Toilet. **WC** (water closet) 
- To show the Sink. **SK** (sink) 
- To show the Bathtub. **BT** (bathtub) 
- To show a Shower. **S** (shower) 
- If you find that the room or outer measurements are not enough than on the sheet, cross out the one and tell us what the square represents, two feet or three feet. I show what I am talking about with the Reilly example on their attic room.



In the coming pages you will see worksheets dealing with rooms, roofs, and siding, cabinets, doors, windows and training pages for the worksheets. I have completed them to let you know what is needed for my company to aid you in completing your estimate. The back of the book has extra work sheets. The next page is used to gather a little more data about the room, so I have filled one out so you can see what is needed. You may have a wood and tile floor in the same room. My estimators need to know the square footage of each. Your bathroom may have wallpaper and tile on the walls, so again my company needs to know the square footage of each. Also, we need to know how many switches, outlets, vents and alarms on the walls and ceilings. Give me a short understanding of the damage and how it happened. I don't need to know the complete story, just what kind of damage and where on the home or other structure.

Room Detail Sheet

Peril: Accidental Discharge of Water

Room: Living Room

Number of Switches: 2

Number of Fixed Lamps: 1

Number of Outlets: 3

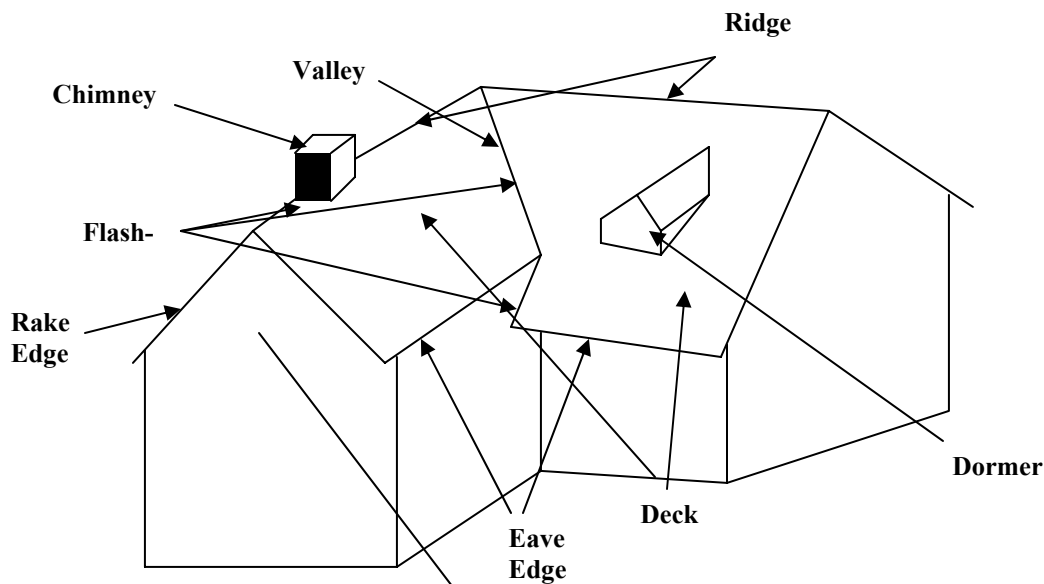
Number of Vents, Alarms: 0

Damage Details: Water from the bathroom toilet overflow from a blockage damaged the ceiling, walls and carpet. There is water on the back of the carpet.

Surface	1st Square Feet	2nd Square Feet	3rd Square Feet
Drywall	Ceiling Complete	Wall Complete	
Plaster			
Interior Stucco			
Paint	Ceiling Complete		
Adhesive & Stapled Tile			
Popcorn Texture			
Wood Ceiling			
Metal Ceilings			
Suspension Ceiling			
Wall Paneling			
Wallpaper	416		
Tongue &Grove / Strip flooring			
Parquet Flooring	Floor 159		
Vinyl Flooring			
Ceramic Tile	Floor 9		
Large Fixed Mirror			
Carpet			

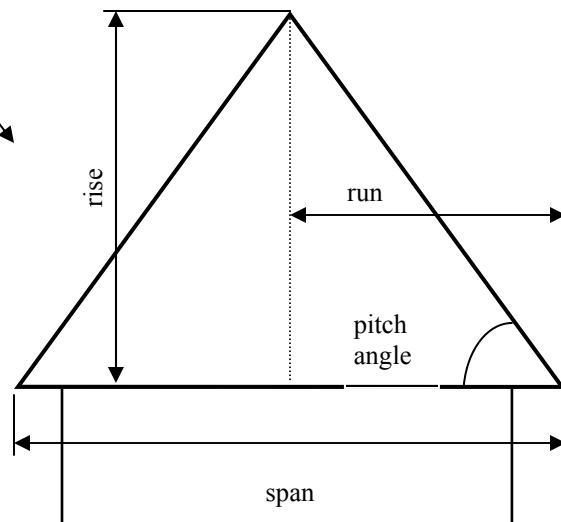
Measuring Roofs

In measuring roofs, you need to know the parts. Many of these parts of a roof that we are going to talk about are not components, they are areas on the roof. For instance, the **Deck**. You can't buy a roof deck, but you can buy roof decking which is nailed down to the rafters and you can walk on the decking. Which can be made from sheets of exterior plywood or wood planking. The **Rake Edge** and the **Eave Edge** are important because on the rake edge will in most cases have a drip edge that helps channel water, and the eave edge is where the gutters go. A **Valley** is where two roof decks come together to create an interior angle. To prevent water from coming through, they will use aluminum **Flashing**. It comes in a roll and is measured by the liner foot (lf). It is used anywhere a seam in the roof is created such as around chimneys, valleys, and where a wall meets the roof line. A **Dormer** is a framed opening in the side of the sloped roof. **Ridge** is the top intersection of two Decks. One section of the decking is called a Slope.



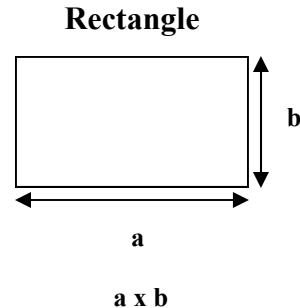
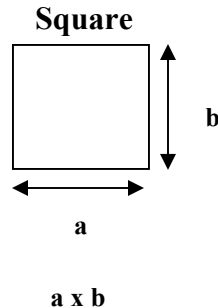
ROOF MEASUREMENTS

A **rise** is the vertical measurement of the roof but it starts at the attic floor to the peak or top of the ridge board if you are measuring from the inside of the roof. **Span** is the width of the roof from eave edge to eave edge. Now we can work out the **run**. For most homes, the run is half of the span.

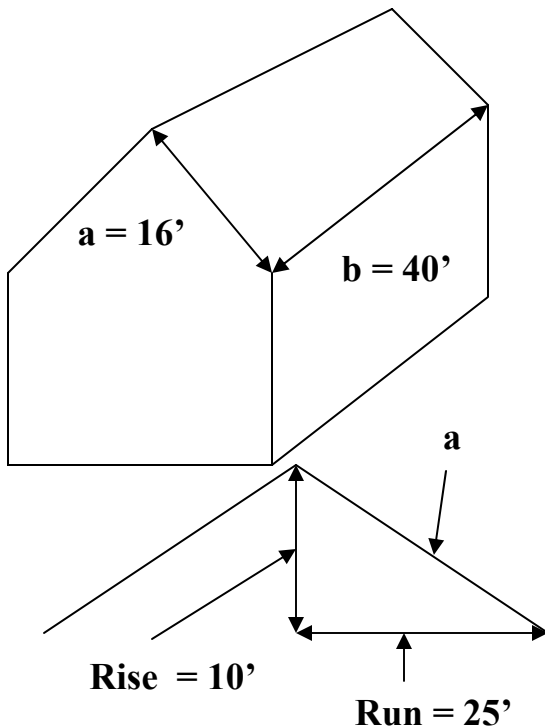


Measuring Roofs

Measuring roofs is easy if you know the tricks, but using the formulas is not as easy. My company will work with the formulas and I will teach you all the tricks in measuring. Each roof will have simple shapes that you can see on them like rectangles, squares, triangles, trapezoids and parallelogram. Down below you see the shapes and the formulas that go with the shape. Don't be concerned. You aren't required to complete the formula, but you need to know its parts of the formula so my company can complete them. If you feel it's too much, call in a roofer to give you the measurements for the work sheets.

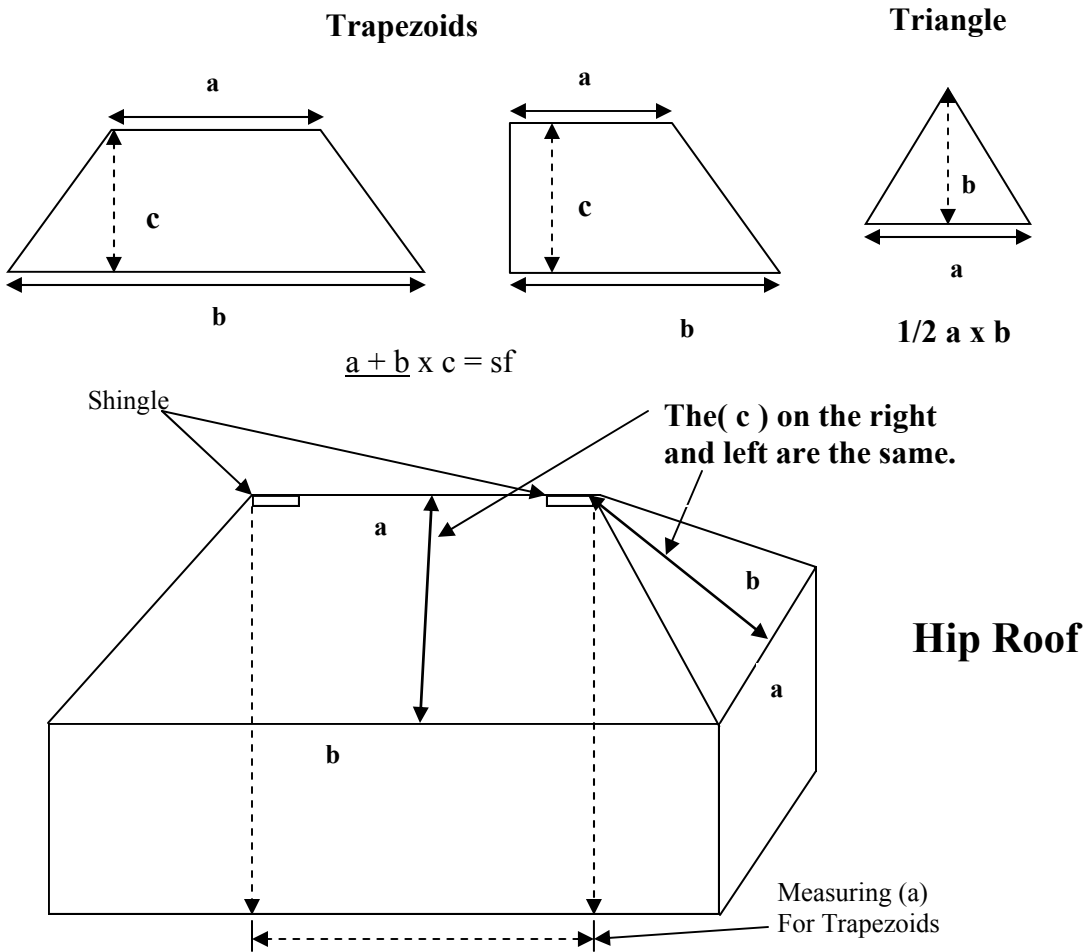


Rectangles and squares are found on gable roofs. The formula seems simple. It is just $a \times b =$ **square feet**. If you look below you see an example of a gable roof, but you will also see these shapes on flat, saltbox, shed or porch roofs. The letter (b) seems easy enough, just measure the eave edge of the roof, but (a) looks like you will have to climb the roof. I am here to tell you that you don't have to climb the roof. If you remember **Rise & Run**. This is all we need to find. Remember run is half of the span which we talked about the page before. So **rise** is the only measurement you need that requires one or more of our tricks.



1. If your home is a one-story home just use a one inch measuring tape and measure it.
2. If your home is a story and a half or more start measuring from top of the attic floor to the peak or top of the ridge board and that will give you the rise.
3. If you can't get to your attic, go to the gable rake edge and count the siding boards then measure one of the boards below and multiply them. Add one more and you have the rise.
4. Go to the eave edge of the roof, step back until you have a clear view of the roof and count the shingle exposures, then times them by one exposure. It will be 5 or 6 inches, then add a foot to that and you have the rise. It's better to be a little over then under.

The hip roof has two more shapes: the triangle and the trapezoid. Down below you see the shapes and the formulas that go with these shapes.

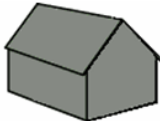
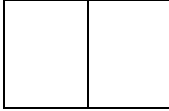
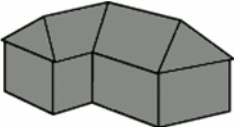
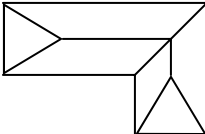
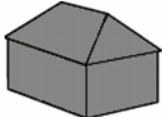
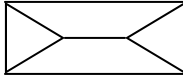
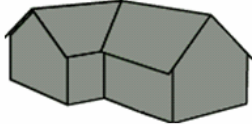
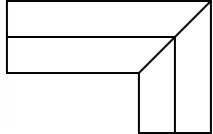
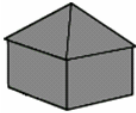
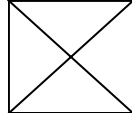
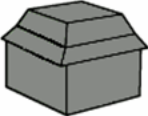
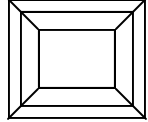
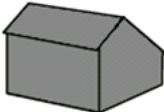

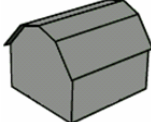
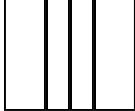
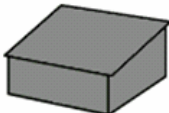

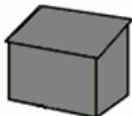
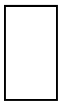


Measuring the trapezoid letter (b) seems easy enough, just measure the eave edge of the roof. To measure (a) go to the ridge and find a shingle on the end of the ridge and follow it down to the ground and mark it. Do this with both ends, then measure between the two markers and now you have the measurement for a trapezoid (a). To find (c):

1. If you can't get to your attic go to the gable rake edge and count the siding boards then measure one of the boards below and multiply them and add one more and you have the **rise**.
2. Go to the eave edge of the roof step back until you have a clear view of the roof and count the shingle exposures, then times them by one exposures. It will be 5 inches or 6, then add a foot to that and you have the rise.

Measuring the triangle letter (a) seems easy enough, just measure the eave edge of the triangle of the roof and divide by two. To find (b) look at the way I showed you. To find (c) look for a trapezoid.

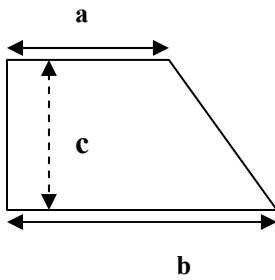
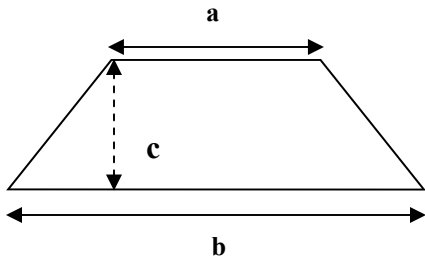
Roof Type Examples

Sketch Type	Over View Sketch	Number of Shapes
		Rectangle <u>2</u>
		Triangle <u>2</u> Trapezoid <u>4</u>
		Triangle <u>4</u> Trapezoid <u>2</u>
		Trapezoid <u>4</u>
		Triangle <u>4</u>
		Rectangle <u>1</u> Trapezoid <u>8</u>
		Rectangle <u>2</u>
		Rectangle <u>3</u>
		Rectangle <u>1</u>
		Rectangle <u>1</u>

Roof Work Sheet #1

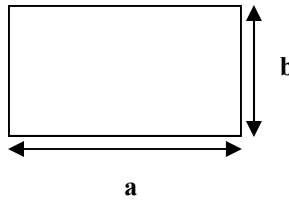
Peril: Windstorm

Trapezoids

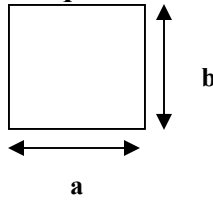


1. Trapezoid
a 15'
b 23'
c 22.36'
2. Trapezoid
a _____
b _____
c _____
3. Trapezoid
a _____
b _____
c _____
4. Trapezoid
a _____
b _____
c _____

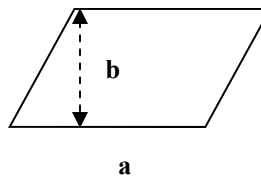
Rectangle



Square

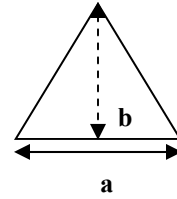


Parallelogram



1. R / S / P
a _____
b _____
2. R / S / P
a _____
b _____
3. R / S / P
a _____
b _____
4. R / S / P
a _____
b _____
5. R / S / P
a _____
b _____
6. R / S / P
a _____
b _____

Triangle

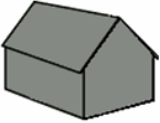
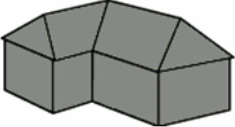
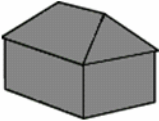
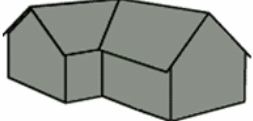
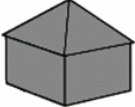
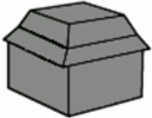
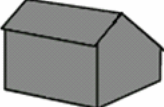
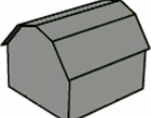
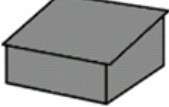
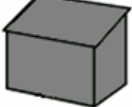


1. Triangle
a 22'
b 22.36'
2. Triangle
a _____
b _____
3. Triangle
a _____
b _____
4. Triangle
a _____
b _____

1.
Rise 10'

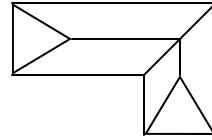
Run 11'
2.
Rise _____

Run _____

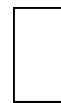
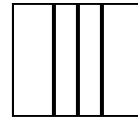
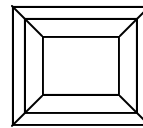
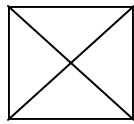
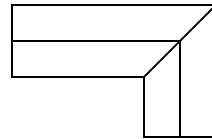
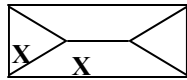
Roof Work Sheet #2 How Many Detailed Photos: # <u>4</u> Peril: <u>Windstorm</u>		1. Wood Shingles 2. Asphalt Shingles 3. Tar Roof 4. Rolled Roof	5. Quarry Roof Tile 6. Slate Roof 7. Metal Roof 8. Fiberglass Roof	
Style Roof	Mark Style	Mark Shape	Roof Material	Patched before
	Gable Roof _____	Rectangle ___	_____	Yes ___ No ___
	Cross Hipped Roof _____	Triangle ___ Trapezoid ___	_____	Yes ___ No ___
	Simple Hip Roof <u> X </u>	Triangle <u> 1 </u> Trapezoid <u> 2 </u>	<u> 2 </u>	Yes ___ No <u> X </u>
	Cross Gable Roof _____	Trapezoid ___	_____	Yes ___ No ___
	Pyramid Hip Roof _____	Triangle ___	_____	Yes ___ No ___
	Mansard Roof _____	Rectangle ___ Trapezoid ___	_____	Yes ___ No ___
	Saltbox Roof _____	Rectangle ___	_____	Yes ___ No ___
	Gambrel Roof _____	Rectangle ___	_____	Yes ___ No ___
	Flat Roof _____	Rectangle ___	_____	Yes ___ No ___
	Shed Roof _____	Rectangle ___	_____	Yes ___ No ___

Peril: Windstorm

Roof Work Sheet #3
Show Damaged Areas With X
Show Front of House With F



F



Siding Worksheet #1

Peril: Wind Storm

F For Front

Name: John Smith

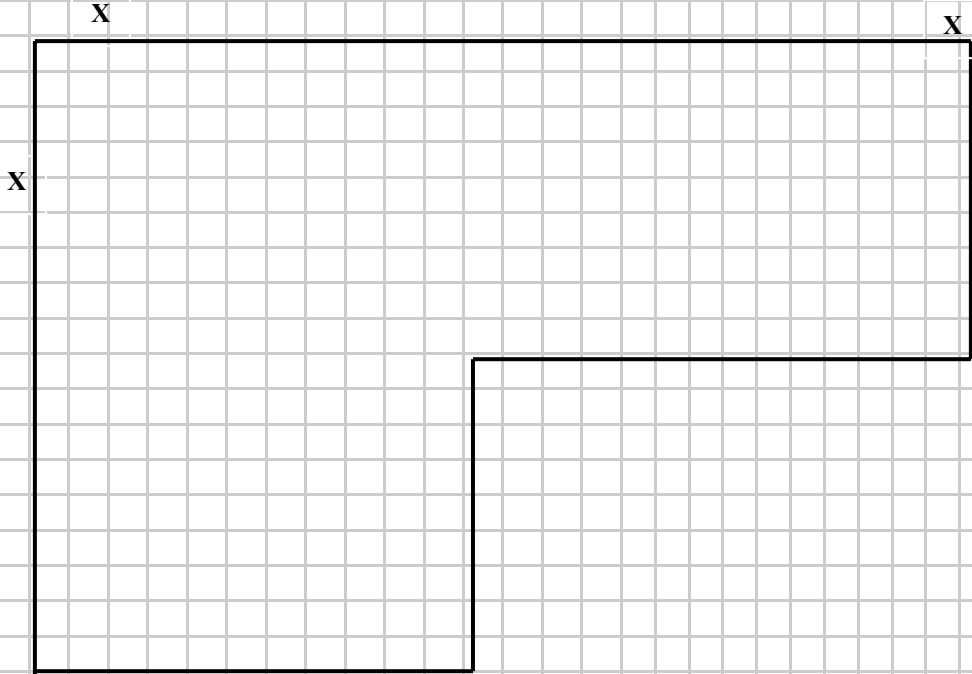
X Mean Damage

How Many Square Feet Per Block: 1 2

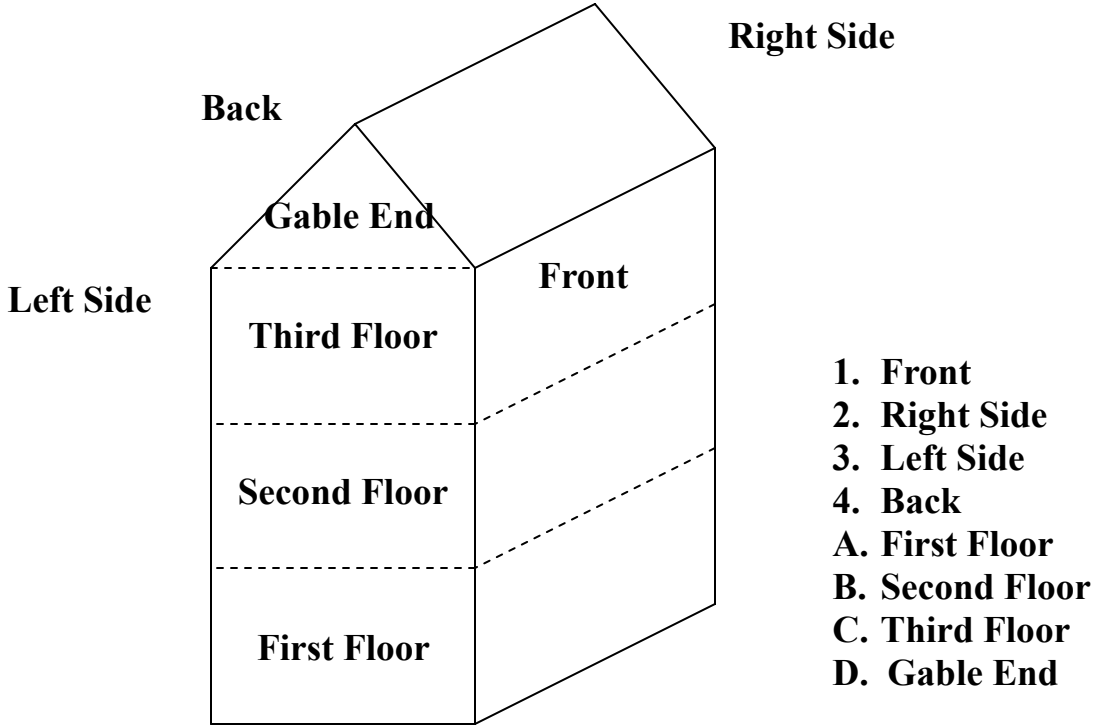
3

4

Front



Siding Worksheet #2



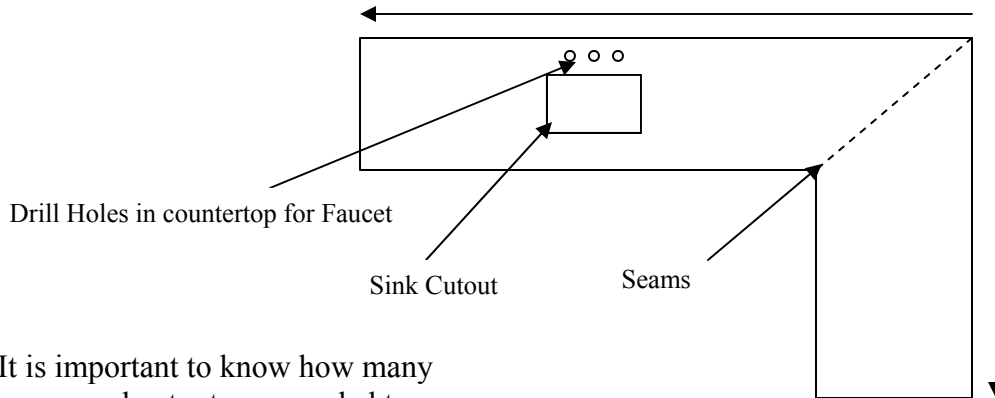
Name: John Smith

Peril: Wind Rain

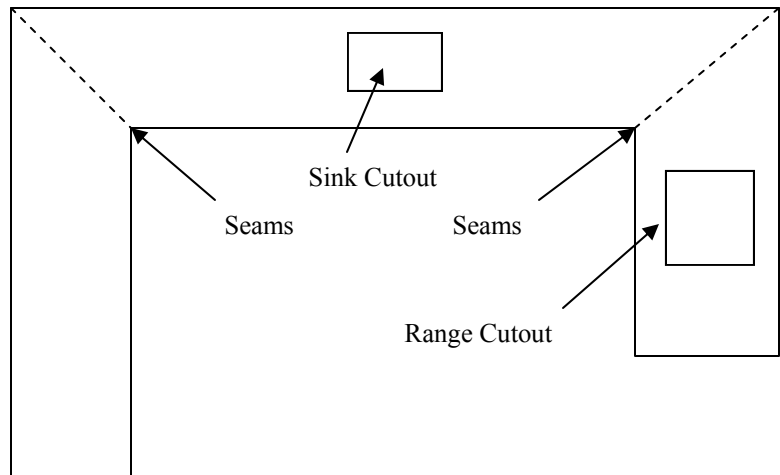
Types of Siding	Area	Area	Area	Area	Area
Metal Siding (Aluminum)					
Vinyl Sidings	D23	A1234			
Solid Wood Sidings					
Plywood Sidings					
Board & Batten Siding					
Hardboard Siding					
Wood Shingle Siding					
Stucco Siding	B1234				
Synthetic Stucco Dryvit Siding					
Asbestos Siding					
Brick or Stone					

Measuring Counter Tops & Cabinets, Doors & Windows

Measure for Counter Tops & Cabinets From Corner Out.
Measure by Liner Foot

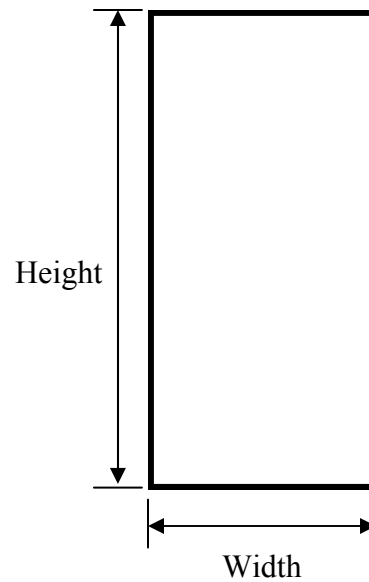
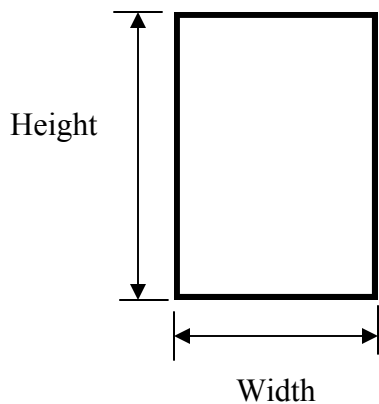


It is important to know how many seams and cutouts are needed to complete the counter top.



Door

Measure Windows & Door by Width x Height



I wanted to bring all of the information together for you, let you see how it works and how easy it is. Just look at this book as if you went to a very informative **workshop** on homeowner's claims and how to handle them. I'm sorry but this **workshop** was without any of my stories or jokes that make great points of learning.

I have friends named Todd & Krissy Reilly. Todd is "show me" type a of guy. While talking to Todd about my book, he still thought it would be too hard for anybody to just read a book, do some simple basic things, and be able to complete a homeowners claim. Well, wouldn't you know that Todd and Krissy had damage to their home. I thought, "What an opportunity for me to show him how it works and you too." **God is a great God, isn't He?** So what you are going to see next, is all that the Reilly's went through and Todd's reaction. I want to tell you first that Todd is a Realtor and a great one at that. He knows that things can go wrong and that you need to look ahead of time to prevent the wrong things from happening. If you need help with buying a home and you live near Philadelphia, his phone number is (215)-431-8633 or email him at todd@homesbytodd.net

Todd came up with a simple way of saying what you have to do. It goes like this:

- #1 Shoot**
- #2 Draw**
- #3 Send**
- #4 Tell.**

1. Shoot photos of the damage and scope of the claim.
2. Draw the layout of your measurements of the damage and scope.
3. Send all of your photos and paperwork to my company, along with the proper payment.
4. My estimators, who will call you about your claim, will ask you questions. Then, they will tell you in writing and by phone, how to properly tell the adjuster about your claim to maximize your payment to get what you deserve.

Todd found out that all he had learned from the book started to make sense when he started to take photos. Let's go through the same process Todd did.

1. Ask yourself a few basic questions

- How did the water come into his home and where did it go as it came in.
- Find out what kind of material is damaged. In this case, it is the drywall on the ceiling, wall in the kitchen and the paint in the bedroom. Then the ceiling in the laundry room. While trying to limit the damage, Todd accidentally stepped through the ceiling of the bathroom from the attic floor.
- How about our tool that we call continuation? The paint continued into the dining room, then into the foyer and up the stairs to the upper hallway. This brings us up to eight areas of his house.
- How about hidden areas? Well, the attic insulation got wet and so did the insulation in the kitchen wall. Now we just added another area and expanded the first.



2. Measuring each room and making simple sketches was very easy for Todd to do. Simply make sure your measuring tape gives you the foot and inch in the same measurement to make it easier.

- Measure each wall then write it down on a scratch paper.
- Take the room sketch sheet and layout the room using a pencil.
- Put the measurements next to each wall in the sketch with the how many feet, then inches; not just inches. Example: 12'4". Remember to put the measurement with a capital C in the middle with the measurement of the ceiling like C8' or C8'/14' if you have a vaulted ceiling.
- Locate the doors, windows and opening. Don't be concerned about the measurements for the doors, windows, and openings. You don't take out for them unless they are damaged, then go to the CCDW work sheet. Otherwise, you don't need to measure them at all.
- Next, you need to label the adjacent rooms so I know what the other rooms are surrounding the room you are laying out.
- If you are in a kitchen or a room that has kitchen like-things such as a counter top or a sink put these things in the sketch. If you have cabinets, go to the CCDW worksheet.
- The same thing goes for a bathroom, put in the sketch, things like a sink or a toilet (WC).
- If you are dealing with a roof, the section in measuring may be more than you feel you can do. If so, ask a roofer for an estimate that fits your scope. Find out what the quantity is in a measurement called a "square" and we can work with that. If the only damage you have is a roof, you may only need a roofers estimate.
- If you are dealing with siding, and that is the only thing that is damaged, the estimate from the siding contractor would be all that you need. If you have any other damage, then you need to have my company work with you.



The following pages are the work sheets and photos of Todd's claim to show you how to lay out the information. I will show you how to send your information to my company. You will see all the things that come with an estimate and how to use it to take control in working with the insurance adjuster.



Get Your House In Order Cover Sheet (PRINT ON ALL SHEETS)

Homeowners Name on Dec Page _____ Todd Reilly _____

Address of Damaged Building _____ 1234 Anywhere Street, Fort Something, PA 99999 _____

Email Address: _____ anybody@yahoo.com _____

Name of Insurance Company _____ Farmers _____

Must Have Copy of Insurance Declarations Page X Mailing Date: 3/17/06

Peril: _____ Ice Damming _____

Policy Dates: 9/30/05 to 9/30/06

State Sales Tax Percentage 6%

Work Sheets Check List:

1. Cover Sheet X
2. Room & Exterior Sketch Sheets 9
3. Room Detail Sheet 9
4. Roof Sheets _____
5. Siding Sheet _____
6. Cabinet & Counter Top Sheet _____

- One Set of Sheets per Peril
- Funds Check# 1567
- Payment Code Number: _____
- Number of Photos: 35

PHONE #: XXX -XXX-XXXX

BEST TIME & DATE TO CALL: _____

“You Must Be At Home When We Call!”

Name Of Rooms	Pages
Kitchen	2
Dining	2
Master Bedroom	2
Attic	1
Bathroom	2
Upper Hall	2
Stairs	2
Foyer	2
Laundry Room	2

Detailed Kitchen Photos

Photo Overlapping Style



Tool Box Worksheets For Building Estimate

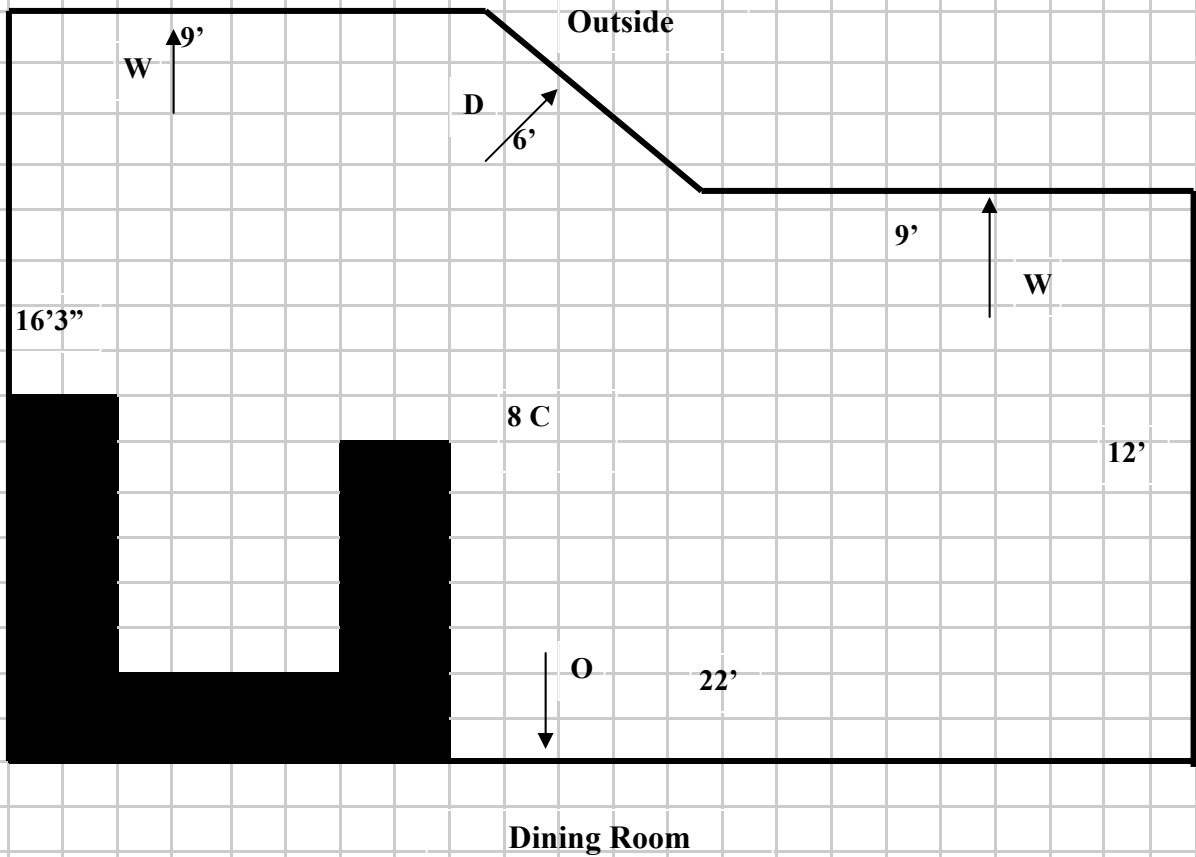
Room Sketch Sheet (Must Print)

Name Todd Reilly

Peril Ice Damming

One Square Equals One Foot

Room Kitchen Date _____



Room Detail Sheet

Peril: Ice Damming

Room: Kitchen

Number of Switches: **4**

Number of Fixed Lamps: **2**

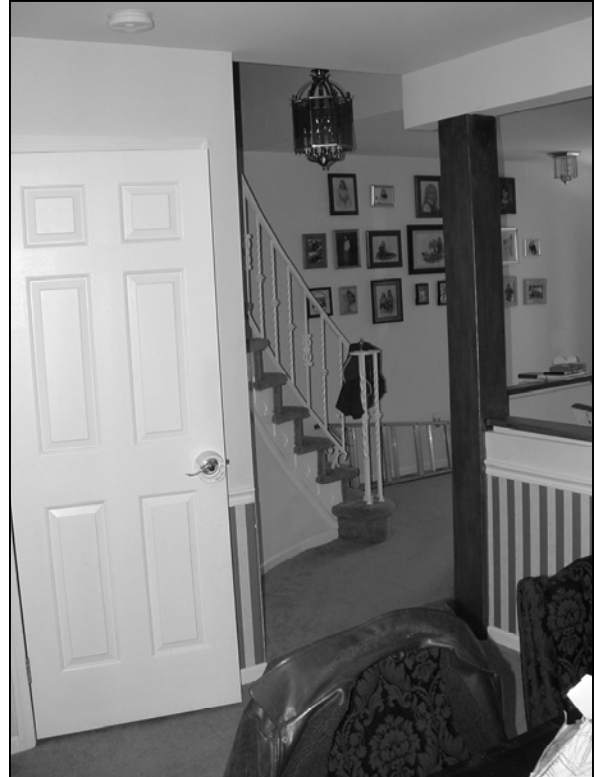
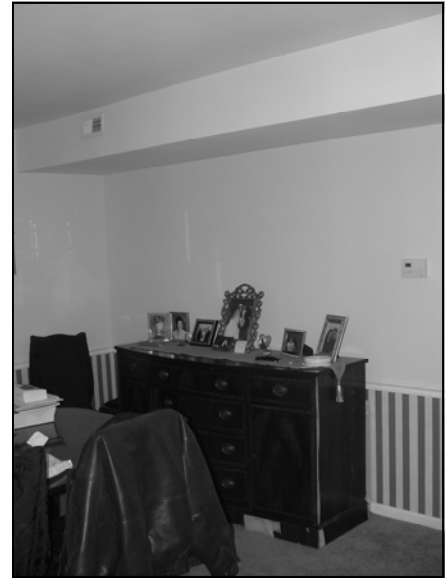
Number of Out lets: **4**

Number of Vents, Alarms:

Damage Details: Water destroyed ceiling drywall over 165 square feet and 48 square feet on wall plus insulation in wall. Walls and ceiling need paint.

Surface	1st Square Feet	2nd Square Feet	3rd Square Feet
Drywall	Wall 48	Ceiling 165	
Plaster			
Interior Stucco			
Paint	Wall 356.8	Ceiling 309.8	
Adhesive & Stapled Tile			
Popcorn Texture			
Wood Ceiling			
Metal Ceilings			
Suspension Ceiling			
Wall Paneling			
Wallpaper	Wall 76.5		
Tongue &Grove / Strip flooring			
Parquet Flooring	Floor 309.8		
Vinyl Flooring			
Ceramic Tile			
Large Fixed Mirror			
Carpet			

Dining Room Detailed Photos



Tool Box Worksheets For Building Estimate

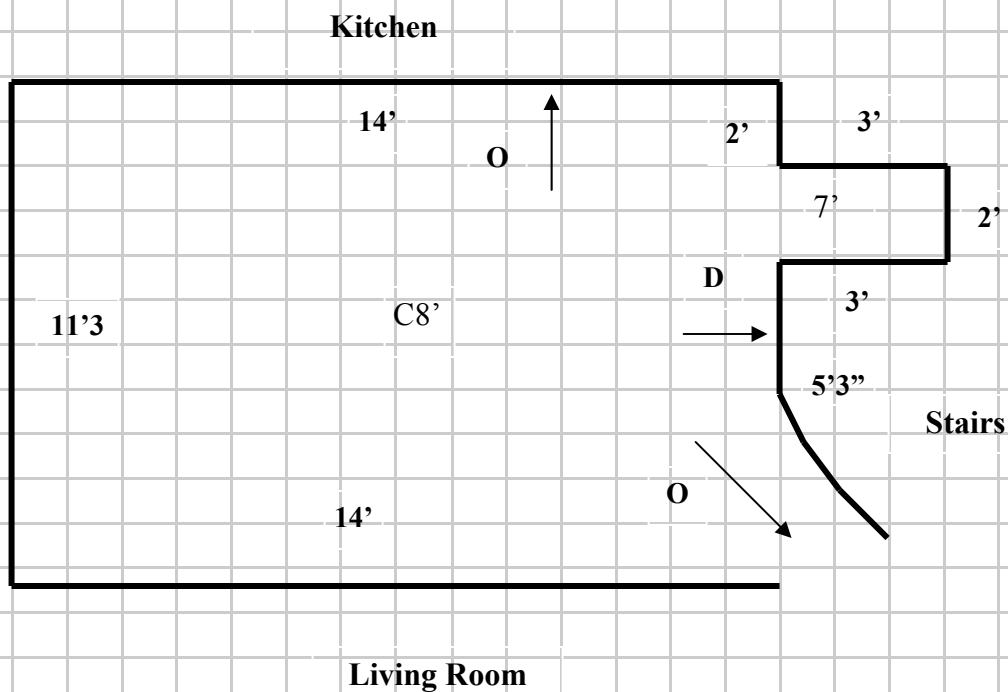
Room Sketch Sheet (Must Print)

Name Todd Reilly

Peril Ice Damming

One Square Equals One Foot

Room Dining Date _____



Room Detail Sheet

Peril: Ice Damming

Room: Dining Room

Number of Switches: **2**

Number of Fixed Lamps: **1**

Number of Out lets: **2**

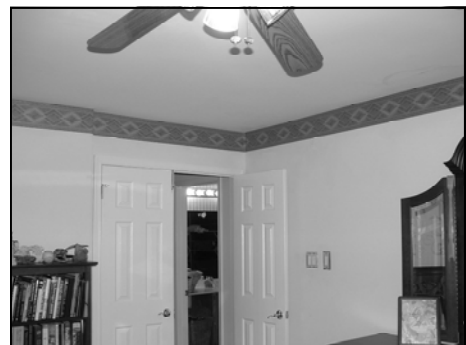
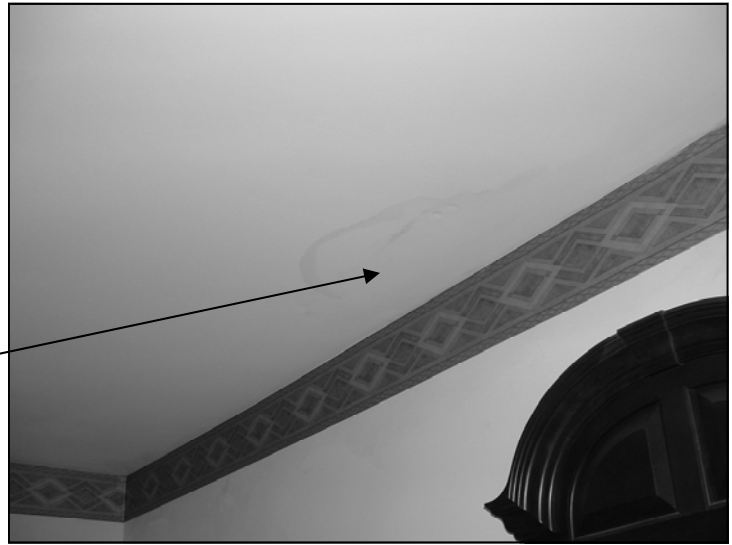
Number of Vents, Alarms:

Damage Details: Continues paint on the ceiling and walls from the kitchen. Plus water stain on ceiling on the air ducts.

Surface	1st Square Feet	2nd Square Feet	3rd Square Feet
Drywall			
Plaster			
Interior Stucco			
Paint	Ceiling 163.5	Walls 182.2	
Adhesive & Stapled Tile			
Popcorn Texture			
Wood Ceiling			
Metal Ceilings			
Suspension Ceiling			
Wall Paneling			
Wallpaper	Wall 227.7		
Tongue &Grove / Strip flooring			
Parquet Flooring			
Vinyl Flooring			
Ceramic Tile			
Large Fixed Mirror			
Carpet	Floor 163.5		

Master Bedroom Damage & Detailed Photos

Water stains on
Ceiling



Kitchen Damage Photos

All photos must be in a digital format and labeled on the file or on an additional sheet that you send in that tells us the existing file name and where it goes.

Water stains around window and drywall is chalky



Water stains around window sill and wall is chalky



If all you have is a camera that takes film, just take your film to Walmart. They, with your request, will turn the photos into a digital format on a CD for you.

Water stains on ceiling and damaged drywall surface.



Tool Box Worksheets For Building Estimate

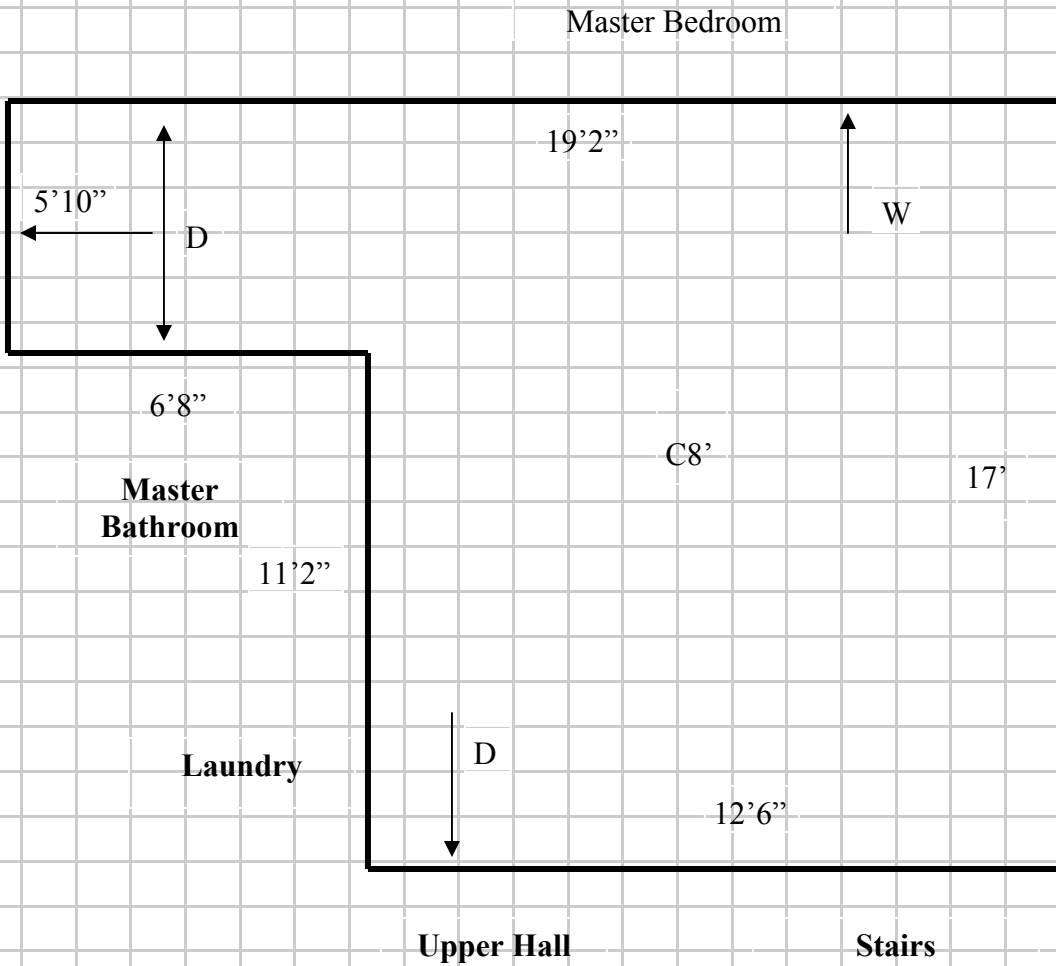
Room Sketch Sheet (Must Print)

Name Todd Reilly

Peril Ice Damming

One Square Equals One Foot

Room Master Bedroom Date _____



Room Detail Sheet

Peril: Ice Damming

Room: Master Bedroom

Number of Switches: **2**

Number of Fixed Lamps: **1**

Number of Out lets: **4**

Number of Vents, Alarms:

Damage Details: Water stain on ceiling but upper wall has wallpaper trim.

Surface	1st Square Feet	2nd Square Feet	3rd Square Feet
Drywall	Walls 565.3	Ceiling 247.5	
Plaster			
Interior Stucco			
Paint	Walls 565.3	Ceiling 247.5	
Adhesive & Stapled Tile			
Popcorn Texture			
Wood Ceiling			
Metal Ceilings			
Suspension Ceiling			
Wall Paneling			
Wallpaper			
Tongue &Grove / Strip flooring			
Parquet Flooring			
Vinyl Flooring			
Ceramic Tile			
Large Fixed Mirror			
Carpet	Floor 247.5		

Tool Box Worksheets For Building Estimate

Room Sketch Sheet (Must Print)

Name Todd Reilly

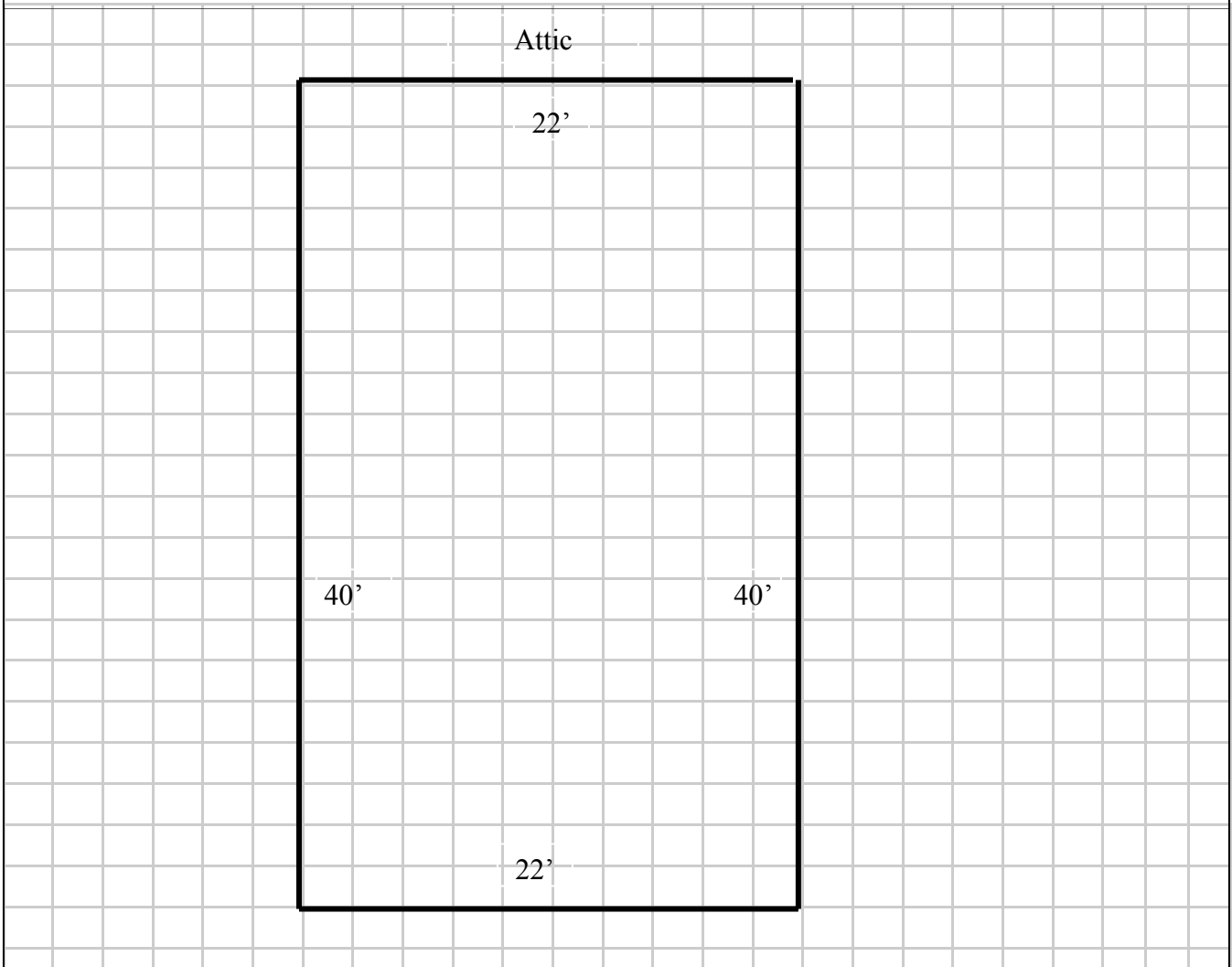
Peril Ice Damming

One Square Equals One Foot

Room Attic Date _____

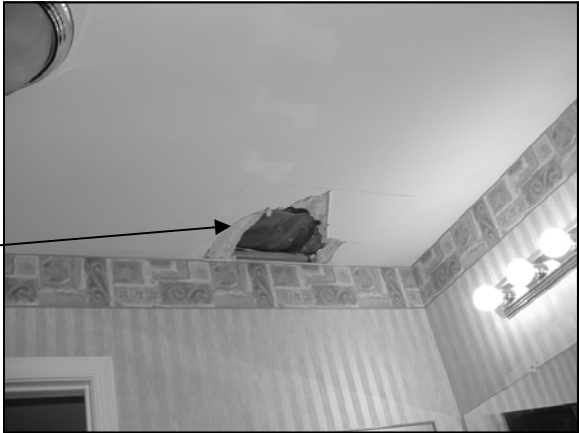


Two



**Bathroom
Damage & Detailed
Photos**

Damaged Drywall



Tool Box Worksheets For Building Estimate

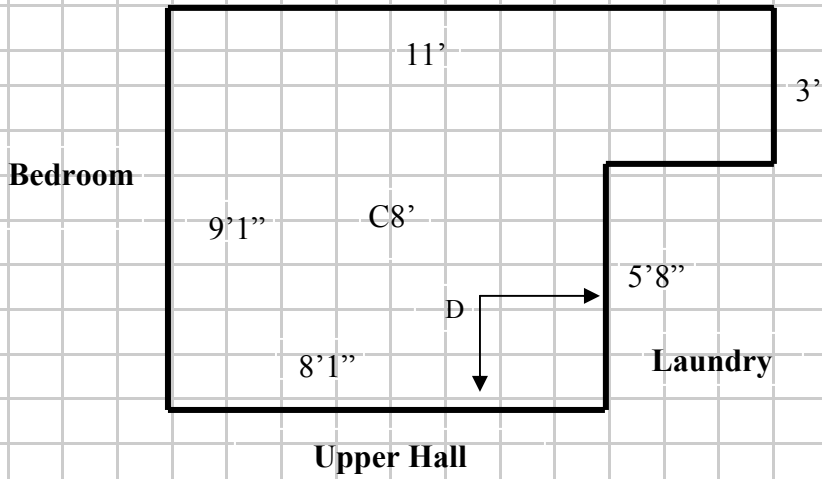
Room Sketch Sheet (Must Print)

Name Todd Reilly

Peril Ice Damming

One Square Equals One Foot

Room Bathroom Date _____



Room Detail Sheet

Peril: Ice Damming

Room: Bathroom

Number of Switches: **2**

Number of Fixed Lamps: **2**

Number of Out lets: **1**

Number of Vents, Alarms:

Damage Details: While trying to stop damage I put my foot through the ceiling from the attic.

Surface	1st Square Feet	2nd Square Feet	3rd Square Feet
Drywall	Ceiling 81	Wall 229	
Plaster			
Interior Stucco			
Paint	Ceiling 81		
Adhesive & Stapled Tile			
Popcorn Texture			
Wood Ceiling			
Metal Ceilings			
Suspension Ceiling			
Wall Paneling			
Wallpaper	Wall 229		
Tongue &Grove / Strip flooring			
Parquet Flooring			
Vinyl Flooring			
Ceramic Tile	Floor 81		
Large Fixed Mirror			
Carpet			

Tool Box Worksheets For Building Estimate

Room Sketch Sheet (Must Print)

Name Todd Reilly

Peril Ice Damming

One Square Equals One Foot

Room Upper Hall Date _____

Bedroom

4'6"

Bedroom

3'

D

C8'

11'

Stairs

Bathroom

O

D

4'6"

Master Bedroom



Room Detail Sheet

Peril: Ice Damming

Room: Upper Hall

Number of Switches:

Number of Fixed Lamps:

Number of Out lets:

Number of Vents, Alarms: **2**

Damage Details: Continues paint on the ceiling and walls from the stairs.

Surface	1st Square Feet	2nd Square Feet	3rd Square Feet
Drywall	Walls 184	Ceiling 49.5	
Plaster			
Interior Stucco			
Paint	Walls 184	Ceiling 49.5	
Adhesive & Stapled Tile			
Popcorn Texture			
Wood Ceiling			
Metal Ceilings			
Suspension Ceiling			
Wall Paneling			
Wallpaper			
Tongue &Grove / Strip flooring			
Parquet Flooring			
Vinyl Flooring			
Ceramic Tile			
Large Fixed Mirror			
Carpet	Floor 49.5		

Tool Box Worksheets For Building Estimate

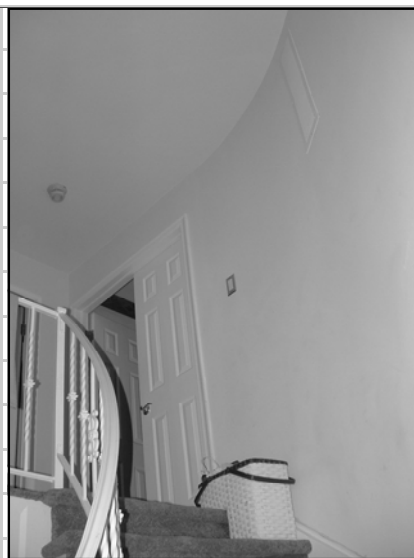
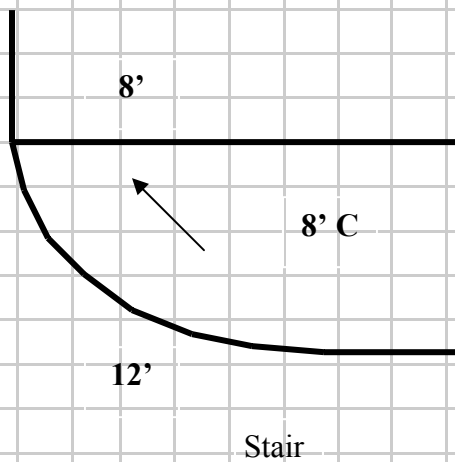
Room Sketch Sheet (Must Print)

Name Todd Reilly

Peril Ice Damming

One Square Equals One Foot

Room Stairs Date _____



Room Detail Sheet

Peril: **Ice Damming**

Room: **Stairs**

Number of Switches: **2**

Number of Fixed Lamps:

Number of Out lets:

Number of Vents, Alarms:

Damage Details: Continues paint on the ceiling and walls from the dining room.

Surface	1st Square Feet	2nd Square Feet	3rd Square Feet
Drywall	Wall Ceiling 208		
Plaster			
Interior Stucco			
Paint	Wall Ceiling 208		
Adhesive & Stapled Tile			
Popcorn Texture			
Wood Ceiling			
Metal Ceilings			
Suspension Ceiling			
Wall Paneling			
Wallpaper			
Tongue &Grove / Strip flooring			
Parquet Flooring			
Vinyl Flooring			
Ceramic Tile			
Large Fixed Mirror			
Carpet	Floor 72		

Tool Box Worksheets For Building Estimate

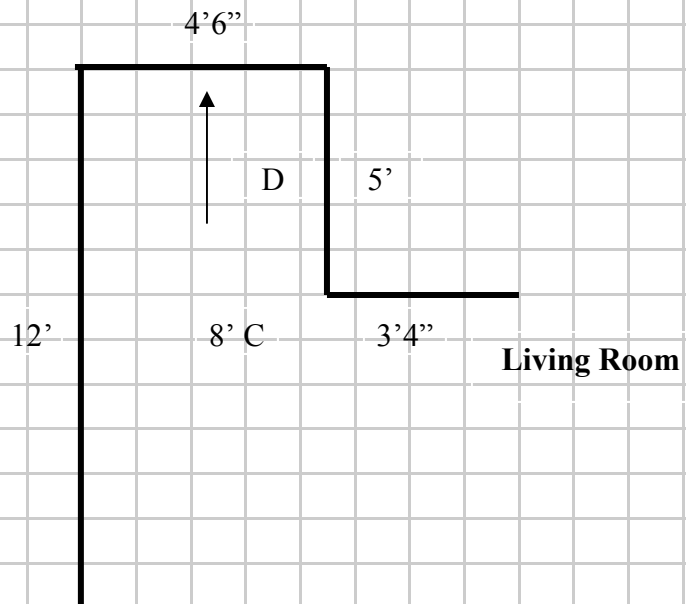
Room Sketch Sheet (Must Print)

Name Todd Reilly

Peril Ice Damming

One Square Equals One Foot

Room Foyer Date _____



Stairs



Room Detail Sheet

Peril: Ice Damming

Room: Foyer

Number of Switches: **2**

Number of Fixed Lamps: **2**

Number of Out lets:

Number of Vents, Alarms:

Damage Details: Continues paint on the ceiling and walls from the dining room.

Surface	1st Square Feet	2nd Square Feet	3rd Square Feet
Drywall	Walls 196	Ceiling 81	
Plaster			
Interior Stucco			
Paint	Walls 196	Ceiling 81	
Adhesive & Stapled Tile			
Popcorn Texture			
Wood Ceiling			
Metal Ceilings			
Suspension Ceiling			
Wall Paneling			
Wallpaper			
Tongue &Grove / Strip flooring			
Parquet Flooring			
Vinyl Flooring	Floor 22.5		
Ceramic Tile			
Large Fixed Mirror			
Carpet	Floor 52.5		

Room & Exterior Sketch Sheet

(Must Print)

Name Todd Reilly

Peril Ice Damming

One Square Equals One Foot

Room Laundry Room

The diagram shows a floor plan on a grid. The Master Bathroom is at the top, measuring 2'8" wide. Below it is the Master Bedroom, measuring 5' wide. At the bottom is the Bathroom, measuring 5'8" wide. A central area is labeled 'C8' and 'D' with a downward arrow. Dimensions for the central area are 3' on the left, 2' on the top, and 5' on the right. A photograph of a laundry room is on the right, showing a rack of laundry. A 'Water Damage' label with an arrow points to a photograph of a ceiling with a water stain.

Room Detail Sheet

Peril: Ice Damming

Room: Laundry

Number of Switches: **1**

Number of Fixed Lamps: **1**

Number of Out lets: **2**

Number of Vents, Alarms:

Damage Details: Water stain & damaged on drywall ceiling and stain on wall.

Surface	1st Square Feet	2nd Square Feet	3rd Square Feet
Drywall	Wall 188	Ceiling 33.76	
Plaster			
Interior Stucco			
Paint	Wall 188	Ceiling 33.76	
Adhesive & Stapled Tile			
Popcorn Texture			
Wood Ceiling			
Metal Ceilings			
Suspension Ceiling			
Wall Paneling			
Wallpaper			
Tongue &Grove / Strip flooring			
Parquet Flooring			
Vinyl Flooring	Floor 33.76		
Ceramic Tile			
Large Fixed Mirror			
Carpet			

- My company will send your estimate and your Proof of Loss as well as a FCS bulletin coming from the **National Underwriters**, which I have written about earlier. We will also send you a simple and easy procedure that you should cover when talking to the adjuster about your claim.
- Let me go over a few of the rules in playing this game that the insurance companies have developed.



Rules:

1. Some words you don't use.

- **Rot** (rot is not covered; water damage is)
- **Back Up** (you need to also say " Because of a Blockage")
- **I always hated that** (never give the adjuster any reason to lower the value of any of your things)
- **I can't remember how that happen** (always give a reasonable possibility to how it could have accrued)

2. Linkage is a technique to get more than what the adjuster would have given you if you didn't have them agree to something else first. In the case of Todd and Krissy, they had three cases to link one thing to another. Such as:

- The Paint in the kitchen continued into the dining room, but Todd had to get the paint covered first. If the adjuster just thinks he is only giving you a little here and there he will give it to you with ease. You can link the other parts after he has agreed to the first part. Once the adjuster gives you something they are not permitted to take it back.
- In the kitchen, Todd and Krissy had wallpaper trim that had to be removed to paint the walls that was the first part. The second part was that the trim was part of a set of wallpaper in two areas in the kitchen that had no other damage. But you can't break up a match.
- Todd, while trying to stop other damage from happening to his home (just as the policy states he is to do), put his foot through the ceiling in the upstairs bathroom. The wallpaper was attached to the ceiling and as soon as you would try to repair the ceiling you would damage the wallpaper.

3. Having the same material continue throughout you home without a breakpoint.

Breakpoints:

- **Doors**
- **Trim in Opening**
- **Line of Site**
- **A Change of Materials**

4. Don't just state your position, have the adjuster agree to it. Tape them if you have to. Get their permission first. If they don't agree threaten to call their supervisor right now. Because the policy states that neither party can refuse such a request.

5. Show the adjuster that the national data base for your estimate has not been changed letting them know theirs better not be either. Because that would not be dealing with you in good faith. (Look them in the eyes when you say that and do not look happy.)

The next move is to give the adjuster your estimate and find out when you will be receiving their estimate. Let them know you will hold them to the date for the estimate. The chapter Getting Paid is your next move.

_____ \$436,800.00
AMT of Policy at Time of Loss
 _____ 09/30/2005
 _____ Date Issued
 _____ 09/30/2006
Date Expires

**SWORN STATEMENT
 IN
 PROOF OF LOSS**

_____ AGENCY

TO THE Farmers _____ OF _____
 At the time of loss, by the above indicated policy of insurance, you insured
 _____ Todd Reilly _____

1234 Anywhere Street, Fort Something, PA 99999
 against loss by Water _____ upon the property described under Schedule "A", according to the terms and conditions
 of the said policy and all forms, endorsements, transfers and assignments attached thereto.

1. Time and Origin : A Water _____ loss occurred about _____, on 03/01/2006
 The cause and origin of the said loss _____
 were : Water _____

Occupant: The building described, or containing the property described, was occupied at the time of the loss as follows,
 and for no other purpose whatever: _____

Title and Interest: At the time of the loss the interest of your insured in the property described therein was
 No other person or persons had any other interest therein or encumbrance thereon, except: _____

4. Changes: Since the said policy was issued, there has been no assignment thereof, or change of interest, use, occupancy
 possession, location or exposure of the property described, except: _____

5. Total Insurance : The total amount of insurance upon the property described by this policy was, at the time of the loss,
\$436,800.00 as more particularly specified in the apportionment attached under schedule "C", besides which there was no
 policy or other contract of insurance, written or oral, valid or invalid.

The Actual Cash Value of said property at the time of the loss was.....	\$0.00
The Whole Loss and Damage was	\$8,096.12
Less Deductible and / or Participation by the Insured	\$1,000.00
The Amount Claimed under the above numbered policy is	\$7,096.12

The said loss did not originate by any act, design or procurement on the part of your insured, or this affiant; nothing has been
 done by or with consent of your insured or this affiant, to violate the conditions of the policy, or render it void; no articles are mentioned
 herein or in annexed schedules but such as were destroyed or damaged at the time of said loss; no property saved has in any manner been
 concealed, and no attempt to deceive the said company, as to the extent of said loss, has in any manner been made. Any other information
 that may be required will be furnished and considered a part of this proof.

The furnishing of this blank or the preparation of proofs by a representative of the above insurance company is not a
 waiver of any of its rights.

State of _____

County of _____
 Insured _____

Subscribed and sworn to before me this day of _____ day of _____,
 Notary Public / Adjuster

FCS INFORMATION

Ice damming — caused by the weight or mass of snow that has compacted and turned to ice often causes water to back up under shingles or flow under eaves from clogged gutters. If the water stains walls and damages ceilings, there is coverage for the damage to the building under forms 3 and HO-3, since there is no applicable exclusion for thawing. Further, then water damage to contents should be covered, since the peril does not say "the weight of the ice, snow or sleet which damages property..." but which causes damage. Some courts, by the way, hold that gutters are a part of the plumbing system of a building, and therefore the water that seeps into a building because of frozen gutters falls under this peril.

Q

Our HO 00 03 insured suffered severe snow and ice damage to his roof. Water backed up under the shingles and leaked into the unfinished attic. It ruined the insulation and resulted in a very bad mildew smell. The insurer has denied replacement of the insulation, based on the mildew exclusion. The contractor whom the insurer paid for other work on this claim says that the only way to get rid of the odor is to replace all of the insulation in the attic. We would appreciate your opinion.

South Dakota Subscriber

A

The insurance company is obligated to put your insured back in the same position as prior to the loss i.e., a house without a mildew smell. Yes, mildew is excluded. However, the exclusion refers to mildew that occurs naturally, over time, perhaps in an improperly vented attic, this mildew occurred when a covered peril the snow and ice allowed moisture to enter and cause the insulation to mildew. Since the opinion of the expert (the contractor) is that all the insulation must be replaced, that is what the insurer owes.

THE COMPLETE MENTOR CERTIFIES



The data used in this estimate comes from The Craftsman National Renovation & Insurance Repair Data Base the top estimating data base and programs use to determine cost of repair from insurance loss

Client: Todd Reilly

Loss Location: 1234 Anywhere Street, Fort Something, PA 99999

Date of Loss: 3/03/06

The Complete Mentor
P.O. Box 1162
Levittown, PA 19058-1162

www.thecompletementor.net

INSURED	: Todd Reilly	DATE OF REPORT	: 03/31/2006
LOCATION	: 1234 Anywhere Street	DATE OF LOSS	: 3/01/2006
	: Fort Something, PA 99999	CLAIM NUMBER	: 921874589
COMPANY	: Farmers	OUR FILE NUMBER	: 00001
	:	ADJUSTER NAME	: 00001
	:		:

Estimate Section: Kitchen

Kitchen..... 22' x 16' 3.0" x 8'

Lower Perimeter:	76.50 LF	Floor SF	357.50 SF	Wall SF: 612.00 SF
Upper Perimeter:	76.50 LF	Floor SY	39.72 SY	Ceiling SF: 357.50 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
357.5 SF	Remove Debris and General Clean-up	\$1.09	\$389.68		\$389.68
660.0 SF	Final Construction Clean-up	\$0.24	158.40		158.40
48.0 SF	Remove 3-1/2" (R-11) Paper-Faced Batt Wall Insulation	\$0.10	\$4.80		\$4.80
48.0 SF	Replace 3-1/2" (R-11) Paper-Faced Batt Wall Insulation	\$0.60	\$28.80		\$28.80
48.0 SF	Remove 1/2" Standard wall Gypsum Drywall	\$0.33	\$15.84		\$15.84
48.0 SF	Replace 1/2" Standard wall Gypsum Drywall	\$1.27	\$60.96		\$60.96
43.0 SF	Remove Better Grade Wallpaper	\$0.69	\$29.67		\$29.67
43.0 SF	Replace Better Grade Wallpaper	\$2.16	\$92.88		\$92.88
34.0 LF	Remove Better Wall Covering Border	\$0.19	\$6.46		\$6.46
34.0 LF	Replace Better Wall Covering Border	\$1.66	\$56.44		\$56.44
356.8 SF	Prep Walls	\$0.41	\$146.29		\$146.29
356.8 SF	Seal Walls	\$0.26	\$92.77		\$92.77
356.8 SF	Paint Walls (2 Coats)	\$0.57	\$203.38		\$203.38
165.0 SF	Remove 1/2" Standard Ceiling Gypsum drywall	\$0.33	\$54.44		\$54.44
165.0 SF	Replace 1/2" Standard Ceiling Gypsum drywall	\$1.27	\$209.55		\$209.55
309.8 SF	Cover/ Protect Floors	\$0.17	\$52.67		\$52.67
128.0 SF	Cover/ Protect Walls	\$0.17	\$21.76		\$21.76
309.8 SF	Seal Ceiling	\$0.26	\$80.55		\$80.55
309.8 SF	Paint Ceiling (2 Coats)	\$0.57	\$176.59		\$176.59
4.0 EA	Remove Wall Plate (Cover) for Electrical Outlet	\$0.46	\$1.84		\$1.84
4.0 EA	Re-install wall Plate (Cover) for Electrical Outlet	\$1.37	\$5.48		\$5.48
2.0 EA	Remove Plate/ Cover for Singles Light Switch	\$0.46	\$0.92		\$0.92
2.0 EA	Re-install Plate/ Cover for Singles Light Switch	\$1.37	\$2.74		\$2.74
2.0 EA	Remove, Clean & Re-install Light Fixture	\$21.41	\$42.82		\$42.82
1.0 LS	Large Room Move/Reset Contents	83.39	\$83.39		\$83.39
Totals For Kitchen			\$2,019		\$2,019

Estimate Section: Dining Room

Dining 14' x 11' 3.0" x 8'

Lower Perimeter:	50.50 LF	Floor SF	157.50 SF	Wall SF: 404.00 SF
Upper Perimeter:	50.50 LF	Floor SY	17.50 SY	Ceiling SF: 157.50 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
182.2 SF	Prep Walls	\$0.41	\$74.70		\$74.70
182.2 SF	Seal Walls	\$0.26	\$47.37		\$47.37

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COMPANY	: Farmers	OUR FILE NUMBER	: 00001
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	:		:

Estimate Section: Dining Room - Continued...

Quantity	Description	Unit Cost	RCV	DEP	ACV
182.2 SF	Paint Walls (2 Coats)	\$0.57	\$103.85		\$103.85
163.5 SF	Prep Ceiling	\$0.41	\$67.04		\$67.04
163.5 SF	Seal Ceiling	\$0.26	\$42.51		\$42.51
163.5 SF	Paint Ceiling (2 Coats)	\$0.57	\$93.20		\$93.20
157.5 SF	Cover/Protect Floors	\$0.17	\$26.78		\$26.78
182.2 SF	Cover/Protect Walls	\$0.17	\$21.45		\$21.45
2.0 EA	Remove Wall Plate (Cover) for Electrical Outlet	\$0.46	\$0.92		\$0.92
2.0 EA	Re-install Wall Plate (Cover) for Electrical Outlet	\$1.37	\$2.74		\$2.74
2.0 EA	Remove Plate/ Cover for Single Light Switch	\$0.46	\$0.92		\$0.92
2.0 EA	Re-install Plate/ Cover for Single Light Switch	\$1.37	\$2.74		\$2.74
1.0 LS	Average Room Move/Reset Contents	\$66.72	\$66.72		\$66.72
Totals For Dining Room			\$550.94	\$0.00	\$550.94

Estimate Section: Master Bedroom

Master Bedroom 17' x 12' 6.0" x 8'					
Offset 5' 10.0" x 6' x 8'					
Lower Perimeter:	70.70 LF	Floor SF	247.50 SF	Wall SF:	565.30 SF
Upper Perimeter:	70.70 LF	Floor SY	27.50 SY	Ceiling SF:	247.50 SF
Quantity	Description	Unit Cost	RCV	DEP	ACV
27.5 SF	Clean Good Grade Carpeting (Per Sq. Yd)	\$4.07	\$111.93		\$111.93
247.5 SF	Cover/Protect Floors	\$0.17	\$42.08		\$42.08
565.3 SF	Cover/Protect Walls	\$0.17	\$96.10		\$96.10
247.5 SF	Prep Ceiling	\$0.41	\$101.48		\$101.48
247.5 SF	Seal Ceiling	\$0.26	\$64.35		\$64.35
247.5 SF	Paint Ceiling (2 Coats)	\$0.57	\$141.08		\$141.08
1.0 LS	Large Room Move/Reset Contents	\$83.39	\$83.39		\$83.39
Totals For Master Bedroom			\$640.41	\$0.00	\$640.41

Estimate Section: Attic

Attic 30' x 22' x 8'					
Lower Perimeter:	104.00 LF	Floor SF	660.00 SF	Wall SF:	832.00 SF
Upper Perimeter:	104.00 LF	Floor SY	73.33 SY	Ceiling SF:	660.00 SF
Quantity	Description	Unit Cost	RCV	DEP	ACV
660.0 SF	Topographical Moldicides Floor Treatment	\$0.25	\$165.00		\$165.00
660.0 SF	Remove 10" (R-30) Un-faced Batt Floor Insulation	\$0.10	\$66.00		\$66.00
660.0 SF	Replace 10" (R-30) Un-faced Batt Floor Insulation	\$0.75	\$495.00		\$495.00
Totals For Attic			\$726.00	\$0.00	\$726.00

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	:		:

Estimate Section: Bathroom

Bathroom 9' 1.0" x 8' 1.0" x 8'
Offset 3' x 3'6.0" x 8'

Lower Perimeter:	40.30 LF	Floor SF	83.90 SF	Wall SF:	322.70 SF
Upper Perimeter:	40.30 LF	Floor SY	9.32 SY	Ceiling SF:	83.90 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
229.0 SF	Remove Better Grade Wallpaper	\$0.69	\$158.01		\$158.01
229.0 SF	Replace Better Grade Wallpaper	\$2.16	\$494.64		\$494.64
322.7 SF	Sizing for Wallpaper	\$0.35	\$112.95		\$112.95
9.0 SF	Remove 1/2" Standard Ceiling Gypsum Drywall	\$0.33	\$2.97		\$2.97
9.0 SF	Replace 1/2" Standard Ceiling Gypsum Drywall	\$1.27	\$11.43		\$11.43
83.9 SF	Cover/ Protect Floors	\$0.17	\$14.26		\$14.26
322.7 SF	Cover/ Protect Walls	\$0.17	\$54.86		\$54.86
83.9 SF	Prep Ceiling	\$0.41	\$34.40		\$34.40
83.9 SF	Seal Ceiling	\$0.26	\$21.81		\$21.81
83.9 SF	Paint Ceiling (2 Coats)	\$0.57	\$47.82		\$47.82
1.0 LS	Large Room Move/Reset Contents	\$50.03	\$50.03		\$50.03
Totals For Master Bedroom			\$640.41	\$0.00	\$640.41

Estimate Section: Upper Hall

Upper Hall 11' x 4' 6.0" x 8'

Lower Perimeter:	31.00 LF	Floor SF	49.50 SF	Wall SF:	248.00 SF
Upper Perimeter:	31.00 LF	Floor SY	5.50 SY	Ceiling SF:	49.00 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
49.5 SF	Cover/ Protect Floors	\$0.17	\$8.42		\$8.42
297.5 SF	Prep Walls & Ceiling	\$0.41	\$121.98		\$121.98
297.5 SF	Seal Walls & Ceiling	\$0.26	\$77.37		\$77.37
297.5 SF	Paint Walls & Ceiling (2 Coats)	\$0.57	\$169.58		\$169.58
Totals For Upper Hall			\$377.33	\$0.00	\$377.33

Estimate Section: Stairs

Quantity	Description	Unit Cost	RCV	DEP	ACV
48.0 SF	Cover/ Protect Floors	\$0.17	\$8.16		\$8.16
208.0 SF	Seal Walls & Ceiling	\$0.26	\$54.08		\$54.08
208.0 SF	Paint Walls & Ceiling (2 Coat)	\$0.57	\$118.56		\$118.56
Totals For Stairs			\$180.80	\$0.00	\$180.80

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COMPANY	: Farmers	OUR FILE NUMBER	: 00001
	:	ADJUSTER NAME	: 00001
	:		:

Estimate Section: Foyer

Foyer 12' x 4' 6.0" x 8'
Wing / Column 5' x 8'
Wing / Column 3' x 8'

Lower Perimeter: 49.00 LF Floor SF 54.00 SF Wall SF: 392.00 SF
Upper Perimeter: 33.00 LF Floor SY 6.00 SY Ceiling SF: 54.00 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
54.0 SF	Cover/Protect Floors	\$0.17	\$9.18		\$9.18
196.0 SF	Prep Walls	\$0.41	\$80.36		\$80.36
196.0 SF	Seal Walls	\$0.26	\$50.96		\$50.96
196.0 SF	Paint Walls (2 Coats)	\$0.57	\$111.72		\$111.72
81.0 SF	Prep Ceiling	\$0.41	\$33.21		\$33.21
81.0 SF	Seal Ceiling	\$0.26	\$21.06		\$21.06
81.0 SF	Paint Ceiling (2 Coats)	\$0.57	\$46.17		\$46.17
Totals For Foyer			\$352.66	\$0.00	\$352.66

Estimate Section: Laundry Room

Laundry Room 5' 8.0" x 5' x 8'
Offset 2' x 2' 8.0" x 8'

Lower Perimeter: 25.30 LF Floor SF 33.70 SF Wall SF: 202.70 SF
Upper Perimeter: 25.30 LF Floor SY 3.74 SY Ceiling SF: 33.70 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
202.7 SF	Heavy Clean Walls	\$0.37	\$75.00		\$75.00
188.0 SF	Prep Walls	\$0.41	\$77.08		\$77.08
188.0 SF	Seal Walls	\$0.26	\$48.88		\$48.88
188.0 SF	Paint Walls (2 Coats)	\$0.57	\$107.16		\$107.16
9.0 SF	Remove Ceiling Gypsum Drywall	\$0.33	\$2.97		\$2.97
9.0 SF	Replace Ceiling Gypsum Drywall	\$1.27	\$11.43		\$11.43
33.7 SF	Prep Ceiling	\$0.41	\$13.82		\$13.82
33.7 SF	Seal Ceiling	\$0.26	\$8.76		\$8.76
33.7 SF	Paint Ceiling (2Coats)	\$0.57	\$19.21		\$19.21
1.0 EA	Remove Better Grade Washer	\$33.36	\$33.36		\$33.36
1.0 EA	Re-install Better Grade Washer	\$16.68	\$16.68		\$16.68
1.0 EA	Remove Better Grade Dryer	\$33.36	\$33.36		\$33.36
1.0 EA	Re-install Better Grade Dryer	\$16.68	\$16.68		\$16.68
1.0 EA	Small Room Move/Reset Contents	\$50.03	\$50.03		\$50.03
Totals For Laundry Room			\$514.42	\$0.00	\$514.42

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LOCATION	: 1234 Anywhere Street	DATE OF LOSS	: 3/01/2006
	: Fort Something, PA 99999	CLAIM NUMBER	: 921874589
COMPANY	: Farmers	OUR FILE NUMBER	: 00001
	:	ADJUSTER NAME	: 00001
	:		:

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Repair Item Totals	\$6,364.87	\$6,364.87
General Contractor's Overhead (10%)	\$636.49	\$636.49
General Contractor's Profit (10%)	\$636.49	\$636.49
Estimate Totals With OHP	\$7,637.85	\$7,637.85
Applicable Sales Tax	\$458.27	\$458.27
Estimate Grand Totals	\$8,096.12	\$8,096.12
Policy Deductible	(\$1,000.00)	(\$1,000.00)
Building Final Totals	\$7,096.12	\$7,096.12

Building Estimates

Process

- 1. Fill out the worksheets on next page the in book, or go to the web site and print the worksheets out.**
- 2. The web site can aid you in learning how to fill out the worksheets. (our estimators will also aid you in this process)**

Purchase cost is only \$250 (fire, smoke, total loss \$350)

- 1. Go to our web site down below and learn more on how to set up a your Building Estimate**
- 2. Check to see if it is worth it.**
- 3. Go on website and purchase Estimate Account**
 - www.thecompletementor.net**
 - Click on Building Estimate button and follow procedures**
 - OR SEND CHECK TO ADDRESS BELOW**
- 3. Fill out worksheets with our help**
- 4. Go over estimate with estimator**

**The Complete Mentor
P. O. Box 1162
Levittown, PA 19058-1162
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Room & Exterior Sketch Sheet

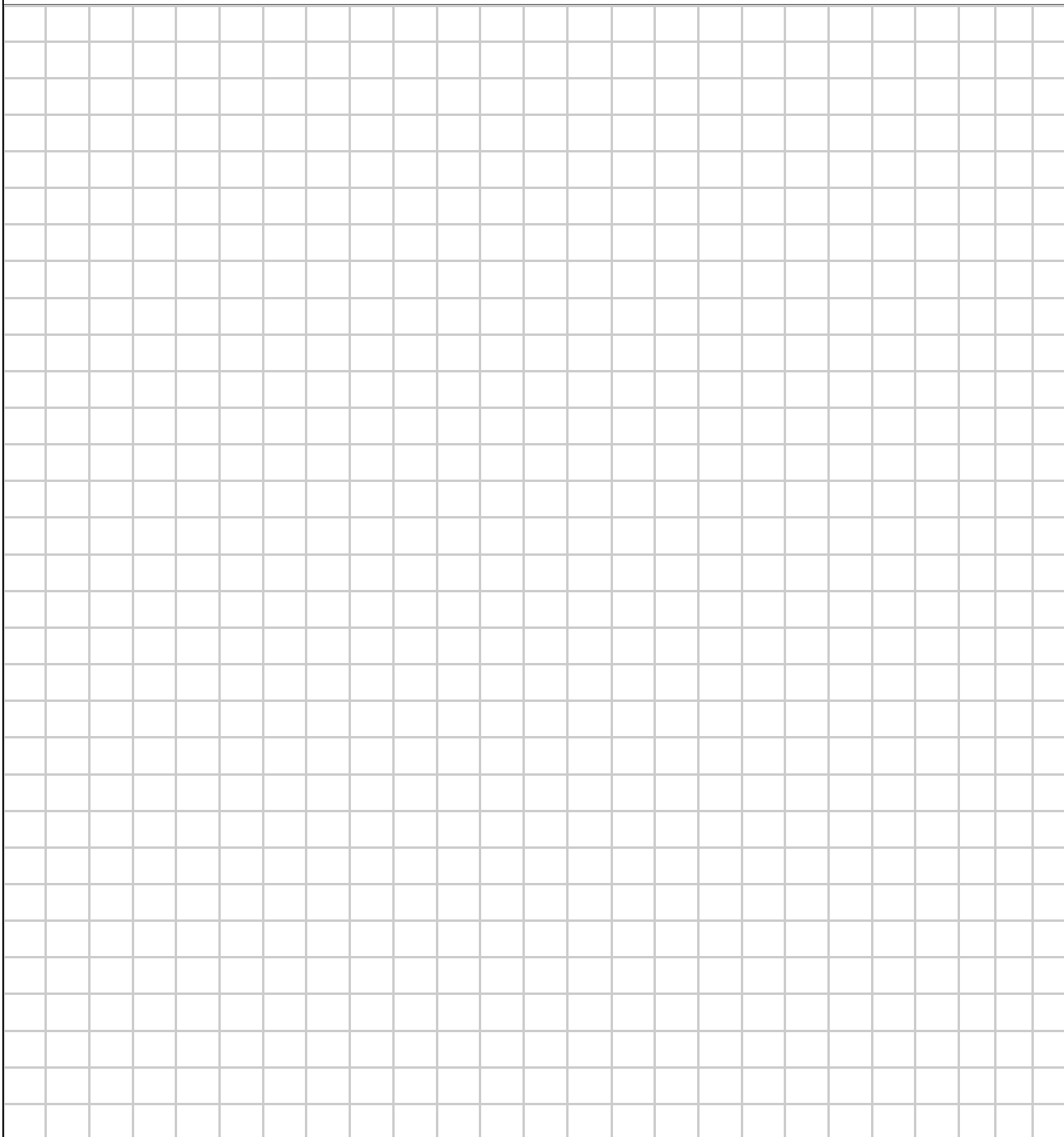
(Must Print)

Name _____

Peril _____

One Square Equals One Foot

Room _____



Room Detail Sheet

Peril:

Room:

Number of Switches:

Number of Fixed Lamps:

Number of Out lets:

Number of Vents, Alarms:

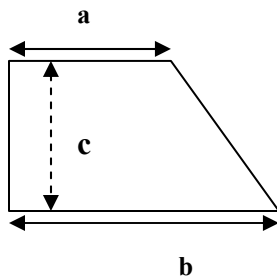
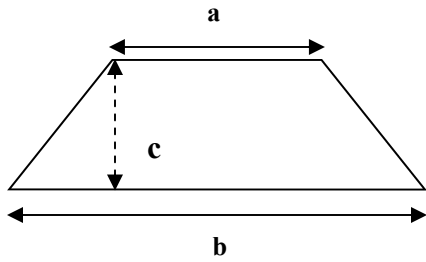
Damage Details:

Surface	1st Square Feet	2nd Square Feet	3rd Square Feet
Drywall			
Plaster			
Interior Stucco			
Paint			
Adhesive & Stapled Tile			
Popcorn Texture			
Wood Ceiling			
Metal Ceilings			
Suspension Ceiling			
Wall Paneling			
Wallpaper			
Tongue &Grove / Strip flooring			
Parquet Flooring			
Vinyl Flooring			
Ceramic Tile			
Large Fixed Mirror			

Peril: _____

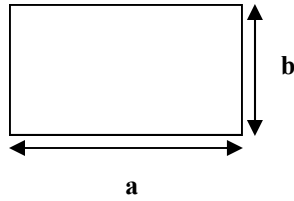
Roof Worksheet #1

Trapezoids

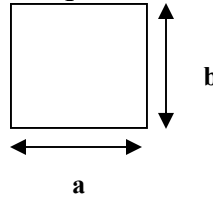


- 1. Trapezoid
a _____
b _____
c _____
- 2. Trapezoid
a _____
b _____
c _____
- 3. Trapezoid
a _____
b _____
c _____
- 4. Trapezoid
a _____
b _____
c _____

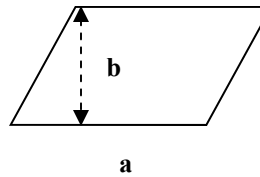
Rectangle



Square

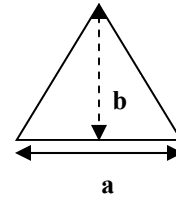


Parallelogram



- 1. R / S / P
a _____
b _____
- 2. R / S / P
a _____
b _____
- 3. R / S / P
a _____
b _____
- 4. R / S / P
a _____
b _____
- 5. R / S / P
a _____
b _____
- 6. R / S / P
a _____
b _____

Triangle



- 1. Triangle
a _____
b _____
- 2. Triangle
a _____
b _____
- 3. Triangle
a _____
b _____
- 4. Triangle
a _____
b _____

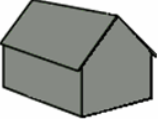
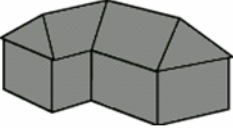
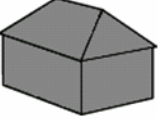
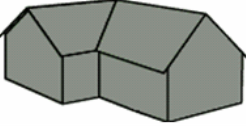
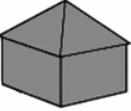
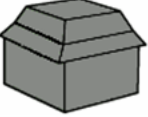
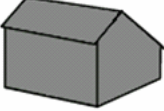
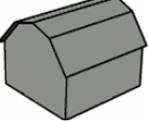
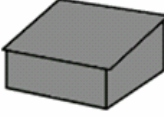
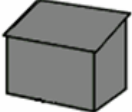
- 1.
Rise _____
Run _____
- 2.
Rise _____
Run _____

Roof Worksheet #2
How Many Detailed Photos:

_____ Peril _____

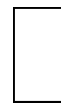
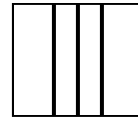
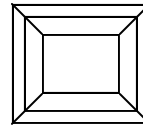
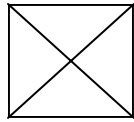
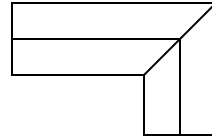
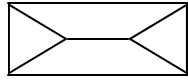
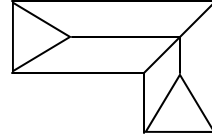
1. Wood Shingles
2. Asphalt Shingles
3. Tar Roof
4. Rolled Roof

5. Quarry Roof Tile
6. Slate Roof
7. Metal Roof
8. Fiberglass Roof

Style Roof	Mark Style	Mark Shape	Roof Material	Patched before
	Gable Roof _____	Rectangle___	_____	Yes___ No___
	Cross Hipped Roof _____	Triangle___ Trapezoid___	_____	Yes___ No___
	Simple Hip Roof _____	Triangle___ Trapezoid___	_____	Yes___ No___
	Cross Gable Roof _____	Trapezoid___	_____	Yes___ No___
	Pyramid Hip Roof _____	Triangle___	_____	Yes___ No___
	Mansard Roof _____	Rectangle___ Trapezoid___	_____	Yes___ No___
	Saltbox Roof _____	Rectangle___	_____	Yes___ No___
	Gambrel Roof _____	Rectangle___	_____	Yes___ No___
	Flat Roof _____	Rectangle___	_____	Yes___ No___
	Shed Roof _____	Rectangle___	_____	Yes___ No___

Peril: _____

Roof Worksheet #3
Show Damaged Areas With X
Show Front of House With F



Siding Worksheet #1

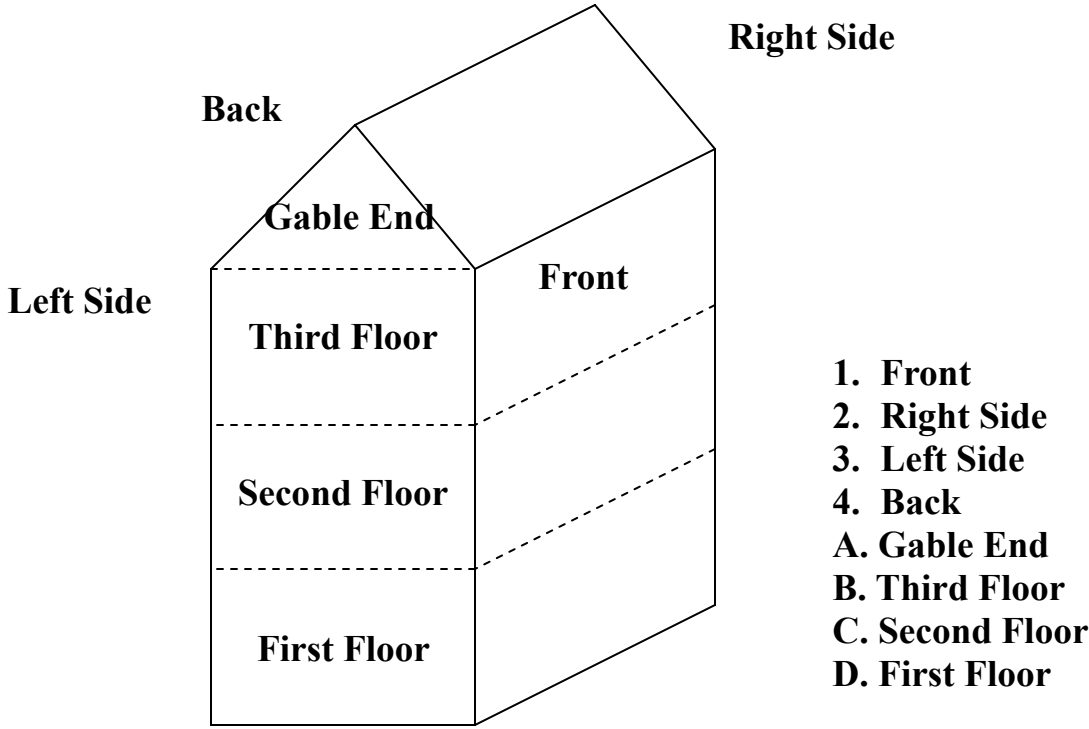
Peril: F For Front

Name: X Mean Damage

How Many Square Feet Per Block: 1 2 3 4

A large grid of graph paper, consisting of 30 columns and 30 rows of small squares, intended for calculations or drawing.

Siding Worksheet #2



Name:

Peril:

Types of Siding	Area	Area	Area	Area	Area
Metal Siding (Aluminum)					
Vinyl Sidings					
Solid Wood Sidings					
Plywood Sidings					
Board & Batten Siding					
Hardboard Siding					
Wood Shingle Siding					
Stucco Siding					
Synthetic Stucco Dryvit Siding					
Asbestos Siding					

CHAPTER 4

GETTING PAID



Getting Paid

This is the chapter you have been waiting for! After all, your goal in reading this book is to finally get paid by your insurance company for the damage done to your home. So, sit back and read through this chapter. Some things might be harder to understand than others, but everything in this chapter is here to help you reach that final goal of getting paid.

There are a few things you need to ask yourself first. Do you need money right away? Can you stay in your house while repairs are made? Advanced payments are constantly being requested by the insured after a loss to pay for emergency expenses. With homeowner's policies, if you have suffered a fire loss, you might need money for clothing and temporary housing. One solution to this possible waiver is to have the insured sign an advanced payment receipt. Here are some things you need to know to receive emergency funds:

1. Do I have a peril that's covered by my policy?
2. Have I met all the conditions in my policy?
3. Is it still possible to live and function in my home with the damage while it's being repaired?
 - Allergies (mold, fungus, dust, debris, etc.)
 - No kitchen
 - No bathroom
 - No running water, electricity or sewer
 - No room to live while damage is being repaired
4. Call the adjuster and have them pay for your needs by letting them know that you have met the above criteria. You can have them pay the hotel or temporary landlord directly. Otherwise they will pay after you have paid the hotel or landlord. I would follow up with the adjuster and make sure they have sent in the payment. Never assume with an adjuster that they care about you and your family.
5. An insurance company adjuster usually has the authority to make payments for claims up to a certain amount. This is called "draft authority". Depending on their tenure, this amount can differ greatly. It's a good idea to ask what their draft authority is as soon as you talk to the adjuster. This helps you know who is making what decision on what amount. A supervisor or management person must approve any amount in excess of the draft authority.
6. If you need to house your family for more than a week, go to my website under the Tool Box section and look at **Housing**. I have many companies that will find you a place to stay when it's more than two weeks and less than a year. **www.thecompletementor.net**
7. Many times if you are looking at a large claim, the housing money becomes a bargaining chip. Afterwards, because the adjuster has a ticking clock that every time they hold off from giving you what you need to be back in your home they will have to pay for another week or month of living expenses.

Let us say you can live in your home, but there is still a lot of damage. The insurance adjuster will send you an advance to start the repair process. Have you ever heard the squeaky wheel gets the grease? It's true. You need to ask for it. Don't expect the adjuster to just hand over a check because you're a nice person or you think he or she is nice. You may not even have completed the negotiations yet, but your house is out of sorts. You need to let them know what you need to at least start the process.

You have come to an agreement on what their company is going to pay you. So what do you need to do next? It's called a **Proof Of Loss** and every person that sends away to The complete mentor LLC for an estimate gets a Proof of Loss sheet completed as part of the service.

If you don't buy an estimate, you need to fill out the Proof of Loss sheet for the insurance company. A Proof of Loss is a formal document in which you sign and swear to the information contained in that document. The insurance company will mail one out to you or you can ask the adjuster to send it to you. Policies require this Proof of Loss to be submitted either 60 days after the insurance company requests it or sometimes 60 days after the date of loss is the policy. The following information is to be provided on the Proof of Loss sheet to the best of the insured's knowledge and belief :

- The time and cause of the loss
- The interest of the insured and all other in the property involved and all liens on the property
- Other insurance which may cover the loss
- Changes in title or occupancy
- Specifications of damaged building and detailed repair estimates
- The inventory of damaged personal property, if any
- Receipts for additional living expenses incurred
- Evidence or affidavit that supports a claim under the Credit Card or Counterfeit Money Coverage

You may have a claim that the damage was caused by a third party: your neighbor, a contractor or even someone you don't know. The insurance company likes these type of claims because they have someone to go after to recover their money. It's called subrogation, which means you are giving the insurance company your right to go after the other party for the money. As an example, a roofer applies new shingles to the insured's roof and one week later the roof leaks causing a covered loss. The insurance company will pay the claim. However, the insurance company may seek to be subrogated to the rights of the insured. This provision of the policy also requires that you are to cooperate with matters relating to the effort of the insurance company to allow them to re-coup this money from the responsible party. If the insurance company invokes this option, a subrogation receipt will be submitted to you for your signature.

When they give you their estimate, if it is not what you expected, but lower, have a little outrage in your voice. Do not let them just give you a number. Look at the whole estimate to see if they are missing the parts you have in yours. If they are not coming close to your numbers, call his/her supervisor and complain. Let him know that you are working within the insurance guidelines. Ask them, "Why don't they or are they not willing to work with you in good faith?" Ask them to prove to you that they have not lowered the national estimating numbers from the data base. I would put this in a letter. This will open his/her eyes that you are not to be played with. Call the supervisor if the adjuster is too late in getting information to you. (More than three days after they said that they would have it for you.)

Keep up the pressure on the adjuster so he/she will do what's right. Lastly, and only if you need to, let them know that the courts favor highly the insured in lack of good faith cases. In the back of this chapter you can quote from the UNFAIR CLAIM SETTLEMENT PRACTICES SECTION OF NAIC MODEL ACT to them. You also have the information to take anyone to small claims court.

If irreconcilable differences arise as to the amount of loss or a claim is unjustly denied, or grossly underpaid you might seek a resolution through the courts. One of the ways is called arbitration where there is a panel comprised of three attorneys hearing testimony from both parties. The panel is often

required to make decisions on coverages as well as the amount of the loss. The arbitrator’s decisions can be appealed by either side. The case would then proceed to trial. This process can be costly. On my website, I have a link to attorneys that only handle homeowner claims all across the country.

Almost all property policies have a condition that provides methods for resolving disputes involving the amount of loss. Either you or the insurance company can invoke the appraisal provision. The wording differs slightly depending on the policy. Each party will choose a competent appraiser within 20 days after receiving a written request from the other. I recommend looking for a commercial builder who is a supervisor on a job site. These guys know their stuff and no one will get anything past them. The two appraisers will then choose an umpire within 15 days. If the two appraisers cannot agree on the umpire, the insured or insurer may request that a judge of a court of law in the state where the residence premises is located make the choice. The appraisers will separately set the amount of the damages. If they fail to agree, they will submit their differences to the umpire. An agreement between any two will set the amount of the loss. Each party will pay their own appraiser and will bear the other expenses of the appraisal and umpire equally.

Reason For Notification—Claims Issues	Time Period
Acknowledge receipt of a claim (unless payment is made)	10 working days
Provide claim forms and reasonable assistance	10 working days
Respond to an insurance department inquiry	15 working days
Complete a claim investigation after notification	30 working days *
Accept or denial of claim after proof of loss is executed	15 working days *
* If the investigation cannot be completed within the time period indicated, every 45 days thereafter the insurer must provide the insured or claimant with a reasonable explanation for the delay and state when the decision on the claim will be expected.	

You Can Be Your Own Lawyer

The content of this book 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 book without seeking the appropriate professional counsel on his or her particular circumstances. Although every effort is made to provide accurate and useful information, Mark & Karen Houser and anyone connected with The Complete Mentor assumes no legal liability for the accuracy, completeness or usefulness of any information disclosed in this book.

Trouble with the insurance company, landlord or repairman? If you are forced to sue for what you feel are your rights, consider being your own lawyer. You'll find that small claims courts can give you both financial and emotional satisfaction.

Remember part of the process in dealing with the insurance company when they are being unreasonable is appraisal. But I have found that if the amount is under \$8,000 that small claims court is your best bet. You are gambling with an appraisal but it seems to be a sure thing with small claims court. You don't have to just grin and bear it by taking the insurance company to small claims court, you can enforce your legal rights without having to hire a lawyer.

Small claims court exist in every state and in the District of Columbia and in Puerto Rico. They also operate with a minimum of legal mumbo jumbo. While the ordinary lawsuit can take years to be resolved, cases in small claims court are often decided within a few weeks or less. And best of all, it cost only a few dollars to begin a lawsuit, and an individual who does so is not required to be represented by counsel. Lawyers are not welcomed with open arms in small claims court. There is generally no rule that an individual be represented by counsel in small claims court. Nevertheless, you can have a lawyer if you want to spend the money. But a recent study of small claims courts indicated that plaintiffs (the legal term for persons who bring suit) who were represented by counsel fared just the same or worse as plaintiffs who represented themselves. Approximately 80% of individual plaintiffs who file suit in small claims court actually win their cases. In most of these cases it's because they are prepared.

Anyone can fill out the simple form necessary to start a lawsuit, and the trial of a small claims action is relatively informal and straightforward. But your chances of being successful in court will be far greater if you follow this step-by-step advice.

How to Win Without a Lawsuit

No matter how inexpensive and easy it is to sue in small claims court, it is better to settle a dispute in a friendly fashion, if you can. Before you bring a lawsuit, you should therefore talk with the insurance adjuster you're thinking of suing, tell him/her what your grievance is and what you want done. Rehearse ahead of time what you are going to say, and be firm but polite. Tell the other person that you're sure you are being fair and reasonable but if no agreement can be reached, you will be forced to bring suit in small claims court where you will have the advantage.

If this doesn't work, the next step is to write a one page letter to the insurance adjuster. Briefly, set forth the facts relevant to your claim, e.g., "On May 3, 2004, we talked over the phone about our difference on the amount of coats of paint and what will be included as being needing to be painted. I, therefore, request that you pay me for the other room and hallway that has continuance of paint without any breakpoints. The fair value of my suit is \$500." The letter should end, "If I do not hear from you within 10 days, I will be compelled to bring a lawsuit against your company."

This "demand letter" serves two purposes. It lets the other person know that you really are serious about your claim (which may convince him to settle before you start litigation). Furthermore, the letter will be useful when your case is called for trial, providing the judge with a clear and simple explanation of the facts. As well it shows that you properly communicated to the adjuster your case and that they knew of your concerns. You should send it certified mail/return receipt requested so they cannot say they had no knowledge of the letter.

Suppose that your letter gets no answer, or gets a response like, "Go jump in the lake." It's your move again and that move should be directly to small claims court. Also keep their response as proof that they were acting improperly. Show this to the judge.

Kinds of Cases

Since small claims courts are state courts, their rules may vary somewhat from state to state. Check with your local small claims court as to the kinds of cases under its jurisdiction and amounts you can sue for it maybe more than \$8,000.

All common claims are against:

- Insurance companies on claims or improper treatment according to agreement.
- Landlords, for failure to return a security deposit;
- Automobile mechanics or appliance repairmen, for shoddy work or failure to do what was asked for the price agreed upon.
- Drycleaners or laundries, for damage to clothing.
- Renters for damage done to property.
- Employers, for wages due.
- Persons or companies that have sold a defective product.

The list could go on and on. Remember, though, that the claims must be small in most states a maximum of about \$8,000. If your claim is higher, you can decide to forego the difference and just sue for the maximum the court allows. Two other things to keep in mind: small claims courts usually award only money damages; they can't require anyone to do anything other than pay a certain sum. And in some states, only individuals can bring a suit in small claims court.

How to Begin

You can find the address of the local small claims court by consulting your telephone directory. If there is no specific listing for it, telephone any state court and ask the location of the small claims court in the area where you live. Unless the claim is in your rental home then the court will be in that area. Then go to the court clerk's office. Because this court is primarily for laymen, the clerk will provide you with the appropriate form for filing your claim and will also assist you in filling it out. But you must first tell him/her two things precisely: whom you are suing and where this company has its corporate office. Also be very polite to the clerk; remember they can help, so be nice no matter how upset you may be with your circumstance.

The insurance companies correct address is important. A small claims action is typically begun by serving the claim on the defendant by certified or registered mail. Obviously, if the address is wrong, the claim will be returned un-served, and you will have wasted time and effort.

Finally, you must tell the clerk how much you are suing for. The damages you claim should represent what you have actually lost as a result of the defendant's conduct or lack thereof. Sometimes this is simple to determine; if it cost \$500 to have your home properly painted, then that's the amount you should sue for (plus your court cost). You have the right to be brought back to pre-existing condition before the damage or loss. If however, you recently bought a picture for \$100 which you are sure is really worth \$500, and the picture was stolen, do you sue for \$100 or \$500? The rule is this: Sue for the highest amount which you have an arguable chance of collecting. Don't understate your claim; the judge can't award you more than you ask for or can prove. Don't overstate it either, since an extravagant demand may convince the judge that you are trying to take advantage of the court.

How to Prepare for Trial

When you file your claim, the clerk will set a date for the trial. Don't be shy. If the date is inconvenient for you, let them know this. With the date fixed, spring into action. As every lawyer knows, the key to legal success can be summed up in one word: preparation. By the time you enter the courtroom, your real work should already have been done.

The first step in preparing your case is to figure out what facts you must prove in order to win your claim. Your knowing that something is true isn't enough; you must demonstrate to the court that it is true, and for this you need evidence.

After deciding what facts you must prove, you must then consider what evidence you have (or can obtain) to establish each fact. Evidence generally falls into two categories: documentary evidence (things written on paper, like a contract or bill of sale and your estimate) and testimonial evidence (someone standing up in court and swearing to facts of which he has personal knowledge).

Take our example: painting of the living room and hallway and dining room with a primer coat and two other coats claim with cost of \$700 in repairs. At a bare minimum, you must prove that:

1. The kind of contract that you have and that your claim is covered.
2. The contract is a contract of indemnity. The principle of indemnity provides for recovery in an amount to the extent of the loss (or to bring back to pre-existing condition).
3. I would also show that the contract is for replacement cost for the buildings (not allowing for depreciation).
4. If the insurance adjuster states that the contract says it doesn't have to pay, remind the judge that the state law of indemnity supersedes the policy.
5. Show the complete photos on the claim and the sketches you made to give perspective of your claim.
6. Next have a copy of the certified estimate that was sent from us. Then show the painting part in the estimate.
7. Also use the FCS bulletin we sent you with the estimate.

Of course, you could just tell the judge these facts, but he might not believe you, especially if the insurance company contradicts you in court the estimate and the cost of painting. You should never throw away any paperwork of any kind, but file them. The estimate is going to be a complete representation of the repairs needed to fix your damage because just by the nature of the insurance's adjusters, his/her estimate will be shorter and less complete.

You may also subpoena a witness to testify at the trial. If a willing witness has a boss who objects to going to court in the middle of a workday, a subpoena is the perfect solution: it is a command from the court that an individual appear to testify, and neither the witness nor his boss has any say in the matter. On the other hand, if someone is reluctant to testify, as a general rule you should never subpoena him/her. If he/she is annoyed at being dragged into court, his testimony may not help you. But contractors will charge a small amount for their testimony. This is billable to the insurance company when you win.

Once you have collected the necessary documents and have secured the witnesses you need, plan precisely how you want to present your case. Remember these three golden rules:

1. Be brief.
2. Be organized.
3. Take into account what the insurance company is likely to say.

Prepare your brief statement well in advance and rehearse it before a friend or a member of your family. When the time comes, know what you are going to say, but try not to memorize or read it. Above all, don't throw around a lot of legalese. Speak like a person, not like a lawyer, and simply and concisely state your claim, addressing the judge as "Your Honor." It is important not to tell the judge any more than he really needs (or wants) to know. He/She will give a few well chosen words great weight; a barrage of rhetoric will fall on deaf ears.

Put the documents you intend to present to the judge in file folders, separately labeled. Also prepare your witnesses in advance, telling them what questions you intend to ask and seeing what their answers will be. (Write your questions down so you don't forget them in court.) Decide in what order you wish to present your documents and witnesses.

Try to predict your opponent's defense, so that when you present your case (and as plaintiff, you go first) you can knock down his/her arguments before he even gets a chance to make them.

How to Win Without a Trial

The big day has finally arrived. You go to court, documents and witnesses in hand and look for your case on the small claims calendar, which lists your courtroom. As you walk toward it, the defendant approaches you and asks, "What would it take to settle the case?" You should think about this possibility before it happens and plan your strategy in advance. Let's say you sued for \$700 plus court cost and would settle for \$700 minus court cost. But you think the insurance company will not go for it. Remind them that just because it is a small claims court doesn't mean that not dealing in good faith will not be upheld in small claims court. Also remind them that it would be easier to win not dealing in good faith in small claims court which is four times, the amount and it's hard to appeal.

There is another way you can win without a trial: the defendant fails to show up when the case is called. This happens nearly one time out of four and is termed "Default Judgments". A default generally means clear sailing, with a judgment normally entered in your favor for the full amount of your claim.

The Small Claims Trial

If you don't settle, and if the insurance company does show up, your case will be called for trial. Since you've already done your homework the hard part is already behind you.

The judge begins by taking your statement (don't be surprised if he/she occasionally interrupts to ask a question). Then you call your witnesses. After you have presented your case, the insurance company gets his/her chance. Listen to his/her testimony, and that of his witnesses, without interrupting. When each witness is done, you have the right to cross-examine with your own questions. You probably shouldn't bother, except in rare instances. The art of cross-examination is difficult to master. Unless you are very good at thinking on your feet and see that the judge may not have asked a pertinent question. When the trial is over, don't expect the judge to state his/her decision immediately. Some do, but most small claims courts mail decisions within a week. If you lose, you will probably have the right to appeal. Don't. The appellate is slow, expensive, and will require a lawyer. Now if you find a lawyer that will take it on a contingency fee, then appeal.

Our Prayers go out to you in your loss.

UNFAIR CLAIMS SETTLEMENT PRACTICES

- Misrepresenting pertinent facts or policy provisions.
- Failure to acknowledge and act promptly upon written or oral communications.
- Failure to implement reasonable standards for the prompt investigation of claims.
- Failure to promptly, fairly and equitably settle claims.
- Refusing to pay claims without a reasonable investigation.
- Failing to affirm or deny coverage within a reasonable time.
- Not dealing in good faith for claims in which liability has become reasonably clear.
- Attempting to settle a claim for less than the amount that a reasonable man would believe he is entitled to by reference to printed material related to the policy.
- Attempting to settle a claim on the basis of an altered application without the knowledge of the insured.
- Advising insured and/or claimants the practice of appealing arbitration awards as an inducement to settle for a compromise or lesser amount.
- Delaying the investigation by requiring the insured or claimant to file a preliminary claim report and subsequently requesting a formal proof of loss; both of which submissions contain substantially the same information.
- Failing to promptly settle claims where liability has become reasonably clear under one portion of the coverage, as an inducement to influence settlements under other policy sections.
- Failure to promptly provide a reasonable explanation of policy coverage.
- Failure to maintain complaint records of all written complaints over the prior four years indicating total number of complaints, classification by line, nature and disposition.

UNFAIR CLAIM SETTLEMENT
PRACTICES SECTION OF NAIC
MODEL ACT
<http://www.naic.org/>

In 1947 the National Association of Insurance Commissioners (NAIC) drafted a model Unfair Trade Practice Act related to the business of insurance. The drafting was stimulated by the Federal Trade Commission Act, some of the language of which was used in the NAIC Model Act.

The NAIC Model Act did enumerate specific acts, peculiar to the business of insurance, as unfair trade practices that the commissioner petition the courts for a cease and desist order rather than issue the order himself, after hearing.

In 1971 the model act was reviewed and rewritten by the NAIC. This action was aroused by pressures, primarily from two sources. (1) Four Congressional bills were introduced which could give the federal Trade Commission power to regulate the insurance business, a privilege heretofore enjoyed by states. (2) A rising consumer movement was more and more demanding protection for the insuring public, a demand generated in part by an unprecedented increase in claim related complaints.

This dramatic increase in claim related complaints to state insurance departments by consumers was the principal stimulus for including in the revised NAIC Act a section known as “Unfair Claim Settlement Practices”. This section listed the following 14 claim handling practices designated as unfair, subject to the following condition:

Committing or performing with such frequency as to indicate a general business practice any of the following:

- (a) Misrepresenting pertinent facts or insurance policy provisions relating to coverage at issue.
- (b) Failing to acknowledge and act reasonably promptly upon communications with respect to claims arising under insurance policies.
- (c) Failing to adopt and implement reasonable standards for prompt investigation of claims arising under insurance policies.
- (d) Refusing to pay claims without conducting a reasonable investigation based upon all available information.
- (e) Failing to affirm or deny coverage of claims within a reasonable time after proof of loss statements have been completed.
- (f) Not attempting in good faith to effectuate prompt, fair and equitable settlement of claims in which liability has become reasonably clear.
- (g) Compelling insured's to institute litigation to recover amounts due under an insurance policy by offering substantially less than the amounts ultimately recovered in action brought by such insured's.

Attempting to settle a claim for less than the amount to which a reasonable man would have believed he was entitled by reference to written or printed

- (a) Advertising material accompanying or made part of an application.
- (b) Attempting to settle claims on the basis of an application which was altered without notice to, or knowledge or consent of, the insured.
- (c) Making claim payments to insured's or beneficiaries not accompanied by statement setting forth the coverage under with the payments are being made.
- (d) Making known to insured's or claimants a policy of appealing from arbitration awards in favor of insured's or claimants for the purpose of compelling them to accept settlements or compromises less than the amount awarded in arbitration.
- (e) Delaying the investigation or payment of claims by requiring and insured, claimant, or the physician of either to submit a preliminary claim report and then requiring the subsequent submission of formal proof of loss forms, both of which submission contain substantially the same information.
- (f) Failing to promptly settle claims, where liability has become reasonably clear, under one portion of the insurance policy coverage in order to influence settlements under other portions of the insurance policy coverage.
- (g) Failing to promptly provide a reasonable explanation of the basis in the insurance policy in relation to the facts or applicable law for denial of a claim or for the offer of a compromise settlement.

The condition to which each subsection is subject is an important one; i.e., “committing or performing with such frequency as to indicate a general business practice”. Obviously it means more than once and perhaps more than twice. Frequency will be a determining factor. Whether this is a decision that will rest with the commissioner or the courts will have to await the test of time.

CHAPTER 5

COMPLETING THE WORK



What Can I Fix ? & What Should I Leave To A Contractor?

The first thing you need to ask is, “WHY should I do anything to my home and not have a contractor do the work?” I can only see two reasons why you should want to do any work on your home. First, is money. If you always wanted to upgrade your home, but never really had the money to do so, you can now upgrade materials like vinyl flooring to ceramic tile. Please excuse me, my wife says I’m a Tim Taylor kind of guy and I feel like grunting right now, because the second reason is working with your hands is so rewarding. I don’t care if you’re an accountant or have some other pencil pushing job or profession. The feel of power tools can change a guy or a gal easily, and there is nothing like taking a challenge that happens in your home and turning it into something beautiful. So that’s the only two reasons I could come up with now. Maybe you’ve found another. Great, but you do need a good reason for fixing the damage to your house yourself, rather than hiring a contractor.

Now there are other things to keep in mind before making the decision of who will repair the damage to your home. Does the area I live in have rules or ordinances keeping me from doing my own work? Here’s a good one- can I physically do the work? I don’t know how many times I have seen guys take on things they shouldn’t have. Remember you don’t want to add injury to your challenges. If there are any concerns, see your doctor for their insight. Let’s say that’s not a challenge. Do I know how to do what ever it is that needs to be fixed? Let me tell you a way that you can learn what to do, and have that, “Yeah, I know I can do it” feeling for free. It’s called the free library. Did you know that your local library has how to videos and books? You may even find two of my friends’ books which I highly recommend. Gene & Katie Hamilton, in my opinion, two of the greatest how-to writers out there. They have written over twenty books on all aspects of home repair.

SOME OF THEIR BOOKS:

- 1. Home Improvement for Dummies**
- 2. Bathroom Remodeling for Dummies**
- 3. Carpentry for Dummies**
- 4. Painting and Wallpapering for Dummies**
- 5. Plumbing for Dummies**
- 6. How to be Your Own Contractor**

Plus, between the videos and the books, if you can mentally see yourself doing what their doing then your choice has been made. You have one more obstacle to cross. Do I have the time? This project may need fast a completion time for many reasons, like you have a spouse who needs their home back to normal now feeling. If your first reason to do it yourself was to improve your home this is a great way to get your spouse on board with your decision. Ask them how they would want to improve their home and then shut up. Let them tell you what is going on in their mind. Go to the learning channel and watch a few of those how to shows and say things like, “Honey, what kind of changes in this room would YOU like to see happen?”, then shut up.

Now you may say, “But Mark, I don’t have the tools to do the job. No problem, if you’re a Tim Taylor type, you’re going to love this, most of the tools will easily fit into your budget for the job. It’s like getting free tools, what a deal! Because you are not paying for labor costs, you have the money to buy the tools you need for the job. The tools that are too expensive or you only need for a specific job, you can rent from a your local home improvement store or tool rental agency, just like the pro’s do. On the next page, I am going to go over a few different kinds of projects which I feel most people like yourself could do. There may also be information on these pages that convinces you that it’s not the job for you to tackle. You can do the whole project or parts of it. It’s up to you what you want to take on.

What Kind Of A Job	You Or A Contractor	Should I Have A Friend Or A Spouse Help	Buy Or Rent The Tools	Tips Or Comment
Ceramic Tile	You	Yes	Buy	This Is A Rewarding Job
Wooden Plastic Floors (Pergo)	You	Only If You Need Company	Buy	Make Sure You Have A Flat Surface
Installing Kitchen & Bathroom Cabinets	You	Yes	Buy	Learning Shiming Is Important
Electrical Wiring	Contractor			
Install Windows & Doors	Contractor			It's Not A Fun Starter Project Without Experience
Plumbing Under Sinks & Dish Washers	You	No	Buy	Your Hardware Stores are A Great Help
Heating & Central Air	Contractor			Too Much
Carpet Installation	You Or Contractor	Yes	Buy & Rent	If The Carpet Is Under 12 Feet In At Least One Side You Don't Want To Do Seams

What Kind Of A Job	You Could Or Contractor	Should I Have A Friend Or A Spouse Help	Buy Or Rent The Tools	Tips Or Comment
Small Drywall Jobs	You	Yes	Buy	Video Tape
Plaster	Contractor			
Painting	You	Yes	Buy	Have Good Drop Cloths
Water Clean up	You	Yes	Rent Home Depot	Blowers Dumpster
Smoke Clean Up	Contractor			
Wallpaper	Contractor			
Small Carpentry Molding	You	Yes	Buy	Video
Vinyl Floors Sheet Goods & Tiles	Contractor			

What Kind Of A Job	You Could Or Contractor	Should I Have A Friend Or A Spouse Help	Buy Or Rent The Tools	Tips Or Comment
Drop Ceiling Tiles	You	No	Buy	
Remove & Reset Contents	You	Yes	Rent	Cover Everything Pack Well
Bead Board Ceilings	You	Yes	Buy	Finish The Boards First
Paneling	You	Yes	Buy	
Asphalt Or Fiberglass Roofing Shingles	Contractor			
Flat, Cedar Shingles and Slate Roofs	Contractor			
Vinyl Siding	Contractor			
Outdoor Decks	You	Yes	Buy	You Can Take Your Time

CHAPTER 6

CONTENTS



Getting Your House In Order By Protecting Yourself Contents

Our homes are something that a lot of us take for granted, but it is usually the biggest asset we own. Did you ever stop to think of the value of what is in your home? Do you have enough insurance coverage for your personal property (the house contents)? How do you know if you're properly insured? You can't know unless you catalog your personal property. We give you the manufacture list price. Let's go over just how to document your personal property. Look at it as insurance for your insurance.

Could you remember exactly what was in the rooms of your home? Probably not. You need to be prepared. What would you do if everything was lost to a fire or a flood? The last thing you want to do is fight with an insurance adjuster about what you had and what it was worth. (I would have you do this simple exercise. Sit at the kitchen table with tablet and pencil. Imagine just one room in the house other than the kitchen. List all the contents on the tablet that the room currently contains. Once finished, go to the room and check the list compared to the actual contents. On a separate sheet, list the items that were not on the initial list. Then, imagine all the items that would not be listed if you were to do that exercise for the entire house.)

We will be going through each room step by step showing you what to do. What you need to do is to walk around the room and get a rough count of the things you are going to catalog by using the worksheets in the back part of the booklet.

Your personal contents are divided up into categories:

1. **Furniture**
2. **Decorative Items**
3. **Electronics**
4. **Major Appliance**
5. **Minor Appliance**
6. **Sporting Goods**
7. **Fitness Equipment**
8. **Tools**
9. **Books and Magazines**
10. **Cameras, Photos and Access**
11. **Musical Instruments**
12. **Games & Toys**
13. **Office Equipment**
14. **Drapes & Rugs**
15. **Bedding & Linens**
16. **Kitchenware**
17. **Lawn & Garden**
18. **Clothing & Accessories**
19. **Personal Items**
20. **Groceries**

You will find that it only takes a day for the average home and two days for a large home with a lot of contents. It's best to take a pad of paper with you while you add up the different items, especially with clothing. Use a pencil rather than a pen while logging your content. When you have your complete numbers, use a pen to record your numbers making sure they are easy to read. Don't use hash marks, use regular numbers on the sheet.

Before you start filling in any of the forms, first put your information down on a separate pad of paper. Copy down the categories from the worksheet onto your pad of paper and write your numbers down in pencil instead of pen. Before transferring your numbers to the worksheets, you need to decide what the value of the item might be. Values range from **Low**, meaning what I use to call tacky, but most people call cheap. **Good**, means average, where most people buy things. Then comes **Premium**, which means the best. Everybody knows what the best is. You can't determine the value of an appliance because of the name brand only. If you are looking at a Subzero refrigerator you know that it has to be a top of the line or **Premium** model. If in doubt of the value, mark under the **Good** category.

I will make sure you are seeing manufacture list prices for the quality of all the items no matter if it is **Low, Good** or **Premium** grade. If you have ever watched The Price Is Right and thought "Where do they get those prices?," they are all manufacture list prices. I don't care if your mother gave it to you or you buy everything at Wal-mart. You are entitled to manufacture list prices. Stop thinking of where you bought the item, but think of where it is in the value of things. I have seen many things in Wal-mart that hit the **Premium** grade. Most of their items are in the **Good** range, but they do sell some Premium items. You don't need to worry about putting the model of, or brand name of, furniture or appliances down on your worksheet. We will be giving you the average price for that category. Consider the value carefully, but please err on the side of honesty. It will only be to your disadvantage when dealing with the insurance adjuster if you over-inflated values to us.

The adjuster is only going to pay you what is called Actual Cash Value which is replacement cost (what it would cost to replace it) minus depreciation. I have given you charts in the next few pages that lets you know what the depreciation is for most of your things. Would you have the adjuster start depreciating from your low price or start where law allows you to start? After deciding the Value of the items listed, transfer your numbers to the worksheets. Please make sure you fill out the Cover Sheet and include it with your worksheets. After mailing all the worksheets to us, we will send you back a Personal Contents Price Evaluation, in whatever form you want it- PDF file or hard copy. PDF files will be sent to your email address. Hard copy- an actual paper list, will be sent to your mailing address. Just tell us how you want to receive it on the cover sheet.

Another good thing to do is to keep additional documentation of your personal property by taking photos. It's very important to have a flash on your camera because in most pictures you're going to need extra light. I recommend you use a digital camera if you can. If you do, use a lower resolution with your camera. It will take up less computer space, when you put it on a disk.

Take several photos from a different perspective of the entire room. Start with the first item and work from left to right in the room. Hold the camera no more than three feet from the item to make sure the asset is in the safe window of the viewfinder. If you're shooting an item with a reflective surface like a TV or a glass door, don't shoot it directly, but at an angle.

Make three copies of your photos and store them in different safe places. Store one copy in a safe deposit box in your bank. Store another copy with a relative or a friend in a different city and the last in a fire proof box in your home.

Depreciation Guide

1. Actual Cash Value is replacement cost at the time of the loss less depreciation.
2. Remember if you have our contents evaluation you are ahead of the game because it is all manufacture list prices which will be higher than local store prices.
3. Wall to Wall carpet is classified as part of the building if, it is placed over an unfinished floor, glued down or included in the bill of sale when the house was purchased.
4. Despite age, all items have some value remaining. (Most companies usually max depreciation at 50%)
5. 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 and central air conditioners
6. Better materials or workmanship may depreciate at a slower rate.
7. Some items, such as major appliances or clothing, actually have a greater rate of depreciation the first year than in the following years.

Articles Which Do Not Deteriorate Appreciably. Normally, no depreciation will be charged against articles composed of highly durable materials such as gold, silver, platinum, and other precious metals, or slate, stone, or concrete when a part of household goods, unless evidence indicates otherwise.

Slowly Depreciating Articles. The Value of articles composed of moderately durable materials such as the common metals, wood, or high-grade plastics, will normally be depreciated at 4% per year.

Moderate Depreciating Articles. Articles composed of non-durable materials such as wicker, leather, most plastics and fur, will be depreciated 10% to 25% per year.

Rapidly Depreciating Articles. Articles composed of rapidly deteriorating material and articles effected by changes in style and fashion will be depreciated at a much higher rate. Certain style changes in clothing have the effect of lowering the value of the items drastically despite the fact that the material itself may not be worn excessively.

The following pages list common household goods and personal property with suggested depreciation rates. This is only to know if the adjuster is trying to stick it to you, so you can fight back.

Depreciation Guide

Item	Useful Life	Depreciation Percentage
Adding Machines	10	10
Air Conditioners (Window)	10	10
Athletic Equipment (Gloves, etc)	5	20
Barbecue Sets (Grills)	8	12
Barometer	25	4
Bedding		
Blankets (Cotton)	10	10
Blankets (Electric)	10	10
Blankets (Wool)	20	5
Box Springs	20	5
Comforters	20	5
Mattresses	20	5
Mattress Covers or Pads	5	20
Pillow Cases	5	20
Quilts	20	5
Sheets	5	20
Spreads	10	10
Beverages (see food supplies)		
Bicycles	5	20
Billfold	5	20
Binoculars	20	5
Blender or Mixer (Electric)	10	10
Boats	20	10
Bookcases	20	5
Books		
Fiction and Non Fiction		60
Paperback		60
Professional or Reference	25	4
Boxes [Cases] (cigarette)	20	5
Brick- A-Brac		75%
Calculator	10	
Camping Equipment	10	
Can Opener (electric)	10	
Carpets and Rugs (Cost New)		
\$5.95 per yard or less	7	15
\$5.96-\$9.95 per yard	10	10
\$9.96-\$12.95 per yard	12	8
\$12.96-\$20.95 per yard	15	7
\$20.96– per yard and above	17	6
Genuine Orientals	25	4

Depreciation Guide

Item	Useful Life	Depreciation Percentage
C. B. Radios	8	1% per month from date of purchase to date of loss
China and Glassware (also see kitchen)		Use actual value or 90% of the replacement cost.
Crockery, Crystal, Plastic, Pottery		Use actual value or 90% of the replacement cost.
Cigarette Lighter	10	10
Clocks		
Electric	15	7
Grandfather (type)	30	3
Other— over \$25 (cost new)	20	5
Other - under \$25 (cost new)	10	10
Cloth Yard Goods		Use actual value or 90% of the replacement cost.
Clothes hamper	5	20
Clothing (children)		
All except Coats, Jackets and Shoes	2	50
Jackets and Coats	3	33
Shoes	1	Large Amount
Clothing (men)		
Caps, Gloves Hats, Leather Jackets, Overcoats, Raincoats, Slacks, Sport Coats, Suits, Sweaters, Topcoats	5	20
Handkerchiefs, Miscellaneous Items, Pajamas, Shirts, Shoes, Sox, Underwear	3	33

Depreciation Guide

Item	Useful Life	Depreciation Percentage
Clothing (women)		
Blouses, Handkerchiefs, Leather Pocketbooks, Night Clothes, Shoes,	3	33
Skirts Cloth Coats, Dresses, Evening Gowns, Jackets, Shawls, Suits	5	20
Fur Coats, Jackets and Stoles, Leather and Suede Coats and Jackets	15	7
Hats, Fabric Pocketbooks	2	50
Lingerie	1	Large Amount
Coffee Maker	10	10
Coin Collection		Face value of actual numismatic value if substantiated
cosmetics		Use 90% of replacement cost
Curtains	5	20
Dehumidifier	10	10
Dishwasher	8	12
Draperies, Shades	10	10
Dryer (laundry)	8	12
Eyeglasses	10	10
Fans, Electric	10	10
Figurines		Use 90% of replacement cost
Firearms	20	5
Fishing Equipment	20	5
Flashlights		Use 90% of replacement cost
Floor Polisher (electric)	15	7
Food Supplies		Use replacement cost
Beverage and Staples		
Canned (Commercial or Home)		
Freezer (Chest or upright)	20	5
Frying Pan (electric)	10	10

Depreciation Guide

Item	Useful Life	Depreciation Percentage
Furniture (inside)		
Bentwood Chairs (Rattan or Wicker)	5	20
Card tables, Chairs (heavy chrome)	10	10
Card tables, Chairs (plastic)	5	20
Children's Desks and tables,	20	5
Office Fixtures & Furniture, Cabinets, Filing Cases and File Cabinets	20	5
Slipcovers	5	20
Upholstered Furniture	10	10
Wood Furniture	15	7
Solid Wood Furniture	20	5
Garden Tools (edger, hoe, hose, rake, shovel, sprinkler, wheelbarrow)	10	10
Golf Clubs and Equipment	10	10
Hair Dryer (electric)	10	10
Hand Vibrator (electric, massage)	10	10
Heater (electric)	10	10
Heater Pad (electric)	10	10
Hot Pad (electric)	10	10
Ironer or Mangle	10	10
Ironing Board	15	7
Irons (electric including steam)	5	20
Jewelry		
Bracelets, Broaches, Cuff Links, Earrings, Necklaces, Other Jeweled or Precious Metal Items, Pins Rings, Studs, Watches	20	5
Costume jewelry	5	20
Kitchen Equipment		
Cast Iron, Copper, Good Cutlery, Heavy Aluminum, Stainless Steel	20	5
Everyday Dishware and Miscellaneous Utensils (Also see China and Glassware)	5	20
Knife (electric)	10	10
Knife Sharpener (electric)	10	10
Ladders	20	5
Lamps		
Bulbs (Sun Lamp Only)	3	33
Deck and Floor	10	10
Infrared or Sun	15	7
Shapes	5	20
Lawn Furniture		
Aluminum or Steel	5	20
Fabric	3	33
Redwood	10	10
Wrought Iron	20	5

Depreciation Guide

Item	Useful Life	Depreciation Percentage
Lawn Mowers		
Power	5	20
Push Type	10	33
Riding	7	10
Lawn Rollers	20	5
Lawn Umbrella	3	33
Linens (Doilies, Luncheon Sets, Napkins, Table Cloths)		
Scottish or Irish Type	20	5
Other	5	20
Luggage (Briefcases, Suitcases and Trunks)	20	5
Medicines	3	33
Mirrors	20	5
Music Boxes	10	10
Musical Instruments		
Under \$50 (cost new)	5	20
\$50 - \$250 (cost new)	10	10
Over \$250 (cost new) including pianos	25	4
Office Equipment (Miscellaneous)		
Addressing and Mailing machines	15	7
Billing Machines	8	12
Bookkeeping machines	8	12
Cases (Book & Display)	20	5
Check Perforators	10	10
Check Writers	8	12
Cooler, Water	10	10
Duplicating Machines	10	10
Folding & Sealing Machine	10	10
Lockers	25	4
Money Changing Machines	10	10
Scales, Counter & Mail	10	10
Oil Painting		Use Commercial Value
Ornaments and Decorations		Use 75% of Replacement cost
Outboard Motors	10	10
Pen and Pencil	10	10
Phonograph		7
33 & 45 stereo	15	10
78 RPM	10	
Phonograph Albums or Pictures		Use cost of Materials only

Depreciation Guide

Item	Useful Life	Depreciation Percentage
Photograph Equipment \$50 or less (cost new) Over \$50 (cost new)	10 10	7 10
Photographic Supplies		Use 75% of Replacement cost
Picture Frames	20	5
Pipes (smoking)	10	10
Playground Equipment	5	20
Pocketknife	20	5
Professional Equipment		Use Commercial Value
Radio (console, portable, table	10	10
Recorders (tape or wire)	10	10
Refrigerator	15	7
Roaster (electric)	10	10
Safe and Vaults	50	2
Scale (bathroom)	10	10
Scrapbooks		Use cost of Materials only
Sewing Machine	20	5
Shaver (electric)	5	20
Silverware (plated)	25	4
Skiing Equipment	5	20
Slide Rule (OBSOLETE)	25	4
Space Heater	15	7
Stationary		Use 90% of Replacement cost
Stereo Tapes & CD's Two factors are involved in depreciation of stereo tapes. Obsolescence is the greatest factor in value reduction as music passes its popularity peak. Dealers advise that a stereo tape reduces 50% in value immediately after it is purchased and the seal is broken. 3 months from purchase 4 month to 14 months		75 5 per month
Stoves or Ranges	15	7
Swing Sets and Other Playground Equipment	10	10
Television Antenna	6	17
Television Set	10	10

Depreciation Guide

Item	Useful Life	Depreciation Percentage
Tennis Rackets	5	20
Toaster (electric)	7	15
Toiletries (personal items)		Use 90% of replacement cost
Tools		
Hand	20	5
Power	10	10
Toothbrush (electric)	5	20
Toy		
Electric Train and Games	10	10
Miscellaneous Toys	2	10
Scooter or Tricycle	10	10
Trophy (personal)	25	4
Typewriter		
Home	20	5
Office	5	20
Umbrella	5	20
Vacuum Cleaner		
Home	20	10
Office	6	16
Vaporizer	10	10
Vases		Use Commercial Value
Vibrator Chair (mechanism only)	10	10
Waffle Iron	15	7
Washer & Automatic	8	12
Yard Goods (cloth)		Use 90% of Replacement cost

Get Your House In Order Content Valuation Cover Page

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City:		State:
Zip Code:	Phone:	
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You need to let us know how you want this sent in a PDF File of hard copy.	PDF File:	Hard Copy:

Content Evaluation

Cost is only \$85

- 1. Go to our web site down below and learn more on how to set up a content Evaluation!**
- 1. While you are on the website purchase your Content Evaluation**
 - **Click on Content Valuation button and follow procedures**
 - **OR SEND A CHECK TO THE ADDRESS BELOW**
- 2. Fill out work sheets**
- 3. Send worksheets to ADDRESS BELOW and we will send it to you in 4 to 5 days**

**The Complete Mentor
P. O. Box 1162
Levittown, PA 19058-1162**

info@thecompletementor.net

www.thecompletementor.net

2 Furniture	Low	Good	Premium	Furniture	Low	Good	Premium
Armoire				Upholstered Chairs			
Baby Crib				Chest			
Bassinet				Highboy Chest			
Cradle				Cedar Hope Chest			
Bed Rails Only				Office Credenza			
Bar Stools				Clothes Hamper			
Bed Frame				Credenza			
Metal Bed Frame				Desk			
Toddler Bed Frame				Roll- Top Desk			
Brass Bed Frame				Dresser			
Bunk Bed Frame				Triple Dresser			
Four-Poster Bed Frame				Mirror for Dresser			
Roll-Away Bed Frame				Entertainment Center			
Trundle Bed Frame				Étagère			
Headboard				Formal Dining Set			
Sleigh Bed Frame				Futon			
Bedroom Set- Complete				Twin Size Mattress for Futon			
Bench				Full Size Mattress for Futon			
Bookcase				Queen Sizes Mattress for Futon			
Twin Size Box Springs				King Sizes Mattress for Futon			
Full Size Box Springs				Love Seat			
Queen Size Box Springs				Leather Love Seat			
Cabinet/Hutch				Upholstered Love Seat			
Bathroom Cabinet/Hutch				Vinyl Love Seat			
China Cabinet				Wicker Love Seat			
Corner Cabinet				Twin Size Mattress			
Curio Cabinet				Full Size Mattress			
Entertainment Center				Queen Size Mattress			
Étagère				King Size Mattress			
Gun Cabinet				Microwave Cart			
Television Cabinet				Night Stand			
Wardrobe Cabinet/Hutch				Wicker Night Stand			
Chairs				Ottoman			
Office Desk Chair				Recliner			
Bean Bag Chairs				Room Divider			
Director's Type Chairs				Serving Chart			
Formal Dining Chairs				Shelf Unit			
Dinette Chairs				Leather Sofa			
Folding Chairs				Sectional Sofa			
Infant Booster Chairs				Sleeper Sofa			
Infant Highchair				Upholstered Sofa			
Lawn Chairs				Vinyl Sofa			
Recliner				Wicker Sofa			
Rocking Chairs				Stool			
Upholstered Chairs				Table			
Wicker Chairs				Breakfast Table			
Name:				Room:			

3 Furniture	Low	Good	Premium	Decorative Items	Low	Good	Premium
Coffee Table				Wicker Lamp			
Dinette Table				Floor Lamp			
Formal Dining Table				Torch Style Floor Lamps			
End Table				Brass Floor Lamp			
Folding Table				Hanging Swag Lamps			
TV Trays				Oil Lamp			
Wall Unit				Lamp Shade			
Decorative Items	Low	Good	Premium	Magazine Rack			
Ash Tray				Mirror			
Bookends				Wall Mirror			
Brass Cradle Holders				Free Standing Mirror			
Brass Umbrella Stand				Paintings			
Brass Wastebasket				Pictures			
Brass Hour Glass				Plaques			
Brass Candle Holders				Sculptures			
Candle Holders				Trophies			
Candelabra				Vases			
Crystal Candle Holders				Waste Basket			
Silver plated Candle Holders				Electronics	Low	Good	Premium
Candles				DVDs Albums/Tapes/Disc			
Chimes				Compact Disks			
Clocks				Albums/Tapes/Disc			
Wall Clock				8mm videotapes			
Alarm Clock				VHS-C Videotapes			
Mantel Clock				Cassette Audio Tapes			
Anniversary Clock				Answering Machine			
Clock Radio				Notebook Computer			
Coasters				Computer CPU Only			
Crystal Decorative Pieces				Computer Monitor			
Crystal Nic-Nacks				Computer Printer			
Crystal Bowls				Computer Scanner			
Crystal Candy Dish				Computer Joystick			
Decorative Bowls				Computer Keyboard			
Figurines				Computer Mouse			
Fireplace Screen				Computer Speakers			
Firewood Basket				External DVD+- RW/CD-RW			
Fire Tool Ser				Drive			
Frames				Network Cables			
Globe				Printer Cable			
Lamps				Mouse Pad			
Brass Lamp				Keyboard Wrist Rest			
Crystal Lamp				Disk Storage Box			
Desk Lamp				Blank CDs Computer			
Table Lamp				Computer Software			
				DVD Player			
Name:				Room:			

4 Electronics	Low	Good	Premium
Multifunction Fax			
Plain Paper Fax			
Thermal Fax			
Pager/Beeper			
Paper Shredder			
PDA			
Pocket AM/FM Radio			
Citizen Band Radio			
Clock Radio			
Scanner Radio			
Shortwave Radio			
Portable Stereo			
Portable CD Player			
Cassette Deck			
Compact Disc Player			
Stereo Speaker(s)			
Bookshelf Speaker(s)			
Stereo System			
Stereo Headphones			
Stereo Cable(s)			
Stereo Speaker Wire			
Telephone			
2 Line Telephone			
4 Line Speakerphone			
Answering Machine and			
Cellular Telephone			
Clock Radio w/Phone			
Cordless Telephone			
Decorative Telephone			
Desk Type Telephone			
Slim Line Telephone			
Speakerphone			
Wall-Mount Telephone			
13" Color Television			
19" Color Television			
20" Color Television			
25" Color Television			
27" Color Television			
32" Color Television			
Color Console TV			
Flat Panel Plasma TV			
High Definition TV			
Home Theater System			
Portable Television			
Projection TV			
TV Antenna (Indoor)			

Electronics	Low	Good	Premium
TV/DVD Combo Unit			
TV/VCR Combo Unit			
Universal TV Remote			
Two-Way Radio			
4-Head Hi-Fi VCR			
2-Head VHS VCR			
8mm Camcorder			
Digital video Camcorder			
Gadget Bag for Video			
Camcorder			
Tripod for Camcorder			
Extra Battery for Video			
Camcorder			
Video Disc Player			

Major Appliances	Low	Good	Premium
Air Conditioner			
Clothes Dryer			
Clothes Washer			
Dehumidifier			
Upright 13 cu. ft. Freezer			
Upright 15 cu. ft. Freezer			
Upright 17 cu. ft. Freezer			
Upright 20 cu. ft. Freezer			
Chest 5.0 ft. Freezer			
Chest 8 cu. ft. Freezer			
Chest 15 cu. ft. Freezer			
Oven			
1.7 Cubic Foot Refrigerator			
2.5 Cubic Foot Refrigerator			
3.6 Cubic Foot Refrigerator			
10 Cubic Foot Refrigerator			
14 Cubic Foot Refrigerator			
16 Cubic Foot Refrigerator			
18 Cubic Foot Refrigerator			
21 Cubic Foot Refrigerator			
Side by Side 20 c.f. Refrigerator			
Side by Side 22 c.f. Refrigerator			
Side by Side 25 c.f. Refrigerator			
Side by Side 27 c.f. Refrigerator			
Water Filter for Refrigerator			
Electric Space Heater			
Kerosene Space Heater			
Upright Vacuum Cleaner			
Canister Type Vacuum Cleaner			
Rechargeable Hand Vacuum Cleaner			

Name:	Room:
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5	Miner Appliances			Sporting Goods				
	Low	Good	Premium	Low	Good	Premium		
Bread Maker				Baseball Helmet				
Blender				Baseball Hat				
Can Opener				Baseball Shoes				
Carving Knife-Elec.				Basketball				
Coffee Grinder				Basketball backboard & Goal				
Automatic Drip Coffee Maker				Basketball Goal Post				
Percolator Coffee Maker				Basketball shoes				
One Cup Coffee Maker				Men's Bicycle				
Espresso/Cappuccino Coffee				Ladies Bicycle				
Under-Counter Coffee Maker				Boys Bicycle				
Medium Crock Pot				Girls Bicycle				
Large Crock Pot				Child's Tricycle				
Deep Fryer				Camping Tent (Small)				
Dehydrator				Camping Tent (Large)				
Electric Skillet				Sleeping Bag				
Electric Steamer				Camp Stove				
Electric Wok				Lantern				
Fondue Set				Fluorescent Lantern				
Small Capacity Food Processor				Camping Back Pack				
Large Capacity Food Processor				Cooler				
Griddle				Fishing Rod				
Iron				Fishing Reel				
Ironing Board				Fishing Tackle Box				
Juicer				Football				
Large Microwave Oven				Football Shoes				
Over-the-Range Microwave Oven				Golf Clubs				
Small Microwave Oven				Putter				
Microwave Convection Oven				Golf Bag				
Electric Hand Mixer				Golf Balls				
Countertop Mixer				Golf Pull Cart				
Popcorn Popper				Golf Glove				
Roaster Oven				Golf Shoes				
Sewing Machine				Hand Gun				
Sewing Machine Carrying Case				Shot Gun				
2 Slice Toaster				Rifle				
4 Slice Toaster				Air Rifle Guns				
Toaster Oven				Air Pistol Guns				
Waffle Maker				Pocket Knife (small)				
				Pocket Knife (medium)				
Sporting Goods			Low	Good	Premium			
Re-curve Archery Bow				Hunting Knife				
Compound Archery Bow				Swiss Army Knife				
Archery Target				Racquetball Racket				
Baseball				Racquetball Racket				
Baseball Glove				Racquetballs				
Baseball Bat				Racquetball Protective Eyewear				
Name:					Room:			

6	Sporting Goods	Low	Good	Premium	Tools	Low	Good	Premium
Skate board					Slip Joint Pliers			
Roller Skates (Adults)					Vise Grip Pliers			
Roller Skates (Childs)					Wire Snips			
Roller Skating Helmet					Tin Snips			
Roller Skating Pads					Post Hole Diggers			
Soccer Ball					¼" Ratchet Drive			
Street Hockey Stick					3/8" Ratchet Drive			
Street Hockey goal					½" Ratchet Drive			
Hockey Pads					Pad/Orbit Sander			
Tennis Racket					Belt Sander			
Tennis Balls					Band Sander			
Volley Net					Sawhorse			
Barbell for Weight Set					Band Saw			
Dumbbell Weight Set					Miter Saw			
Fitness Equipment	Low	Good	Premium		Hand Saw			
Fitness Cycle					Hacksaw			
Home Gym					Radial Arm Saw			
Rowing Machine					Circular Saw			
Ski Exercise Machine					Table Saw			
Stair Stepper					Saber Saw			
Treadmill					Set of Screw Drivers			
Weight Bench					Slotted Screw Drivers			
Weight Set					Phillips Screw Drivers			
Barbell for Weight Set					Cordless Screw Drivers			
Dumbbell Weight Set					Socket Set			
Tools	Low	Good	Premium		Soldering Gun			
Air Compressor					Soldering Iron			
Axe					Staple Gun			
Battery Charger					Tape Measure			
3/8" Electric Drill					Utility Knife			
½" Electric Drill					Vacuum Wet/Dry			
Cordless Drill					Tool Box			
Hammer Drill					Tool Chest			
Drill Bits					Tool Pouch			
Generator					Set of Open-End Wrenches			
Extension Cord					Set of Box-End Wrenches			
Flashlight					Set of Combination Wrenches			
Hammer					Set of Allen Wrenches			
Stud Finder					Adjustable Wrenches			
Extension Ladder					Pipe Wrenches			
Step Ladder					Books and Magazines			
Level					Hardbound Books			
Pliers					Paperback Books			
Needle Nose Pliers					Reference Books			
					Set of Encyclopedias			

Name:	Room:
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Cameras, Photos and Access	Low	Good	Premium	Games & Toys	Low	Good	Premium
35mm Palm Size Camera				Toy Box			
35mm SLR Auto Focus Camera				Toy Doll			
35mm SLR Camera Body				Toy Doll Clothes			
50mm Camera Lens				Toy Doll House			
110 Size Camera				Toy Boat			
Digital Camera				Toy Building Blocks			
Polaroid Camera				Toy Stuffed Animals			
Binoculars				Wagon Toys			
Lenses				Video Game			
Zoom Camera Lens				Video Game Cartridge			
Camera Case							
Tripod for Camera							
Film for Camera							
Photo Albums							
Photographs							
Slide Projector							
Low Power Telescope							
Medium Power Telescope							
Musical Instruments	Low	Good	Premium	Drapes & Rugs	Low	Good	Premium
Clarinet				Bath Set			
Drum Set				Horizontal Mini Blinds			
Acoustic Guitar				Vertical Blinds			
Case for Guitar				Wood Horizontal Blinds			
Electric Guitar				Labor to install Blinds			
Bass Guitar				Café Curtains			
Guitar Amplifier				Shower Curtain			
Synthesizer/Keyboard				Window Curtains			
Piano				Tie Backs for Curtains			
Saxophone				Rod for Curtains			
Trumpet				Lined Draperies			
				Unlined Draperies			
				Sheer Draperies			
				Rod Draperies			
				Traverse Rod for Draperies			
				Area Rug			
				Braided Rug			
				Oriental Rug			
				Throw Rug			
				Runner Rug			
				Fringed Shades			
				Lace-Trimmed Shades			
				Un-fringed Shades			
				Pleated Shades			
				Finished Wood Shutters			
				Unfinished Wood Shutters			
Games & Toys	Low	Good	Premium	Bedding & Linens	Low	Good	Premium
Backgammon Set				Set of Twin Size Bed Sheets			
Chess Set				Set of Full Size Bed Sheets			
Electronic Handheld Games				Set of King Size Bed Sheets			
Playing Cards				Twin Size Bedspread			
Pool Table				Full Size Bedspread			
Pool Table Accessories				Queen Size Bedspread			
Table Tennis Pool Cue Rack							
Toys							
Toy Train Set							
Toy Truck							
Toy Ball							
Toy Cars							
Name:				Room:			

8	Bedding & Linens			Kitchenware			
	Low	Good	Premium	Low	Good	Premium	
King Size Bedspread				Canister Set			
Vellux Blankets				Cast Iron Skillet			
Acrylic Blankets				Coffee Mugs			
Cotton Blankets				Set of Coffee Mugs			
Electric Blankets				Colander			
Twin Size Comforter				Glass Cookware			
Full Size Comforter				Glass Cookware Set			
Queen Size Comforter				Aluminum Cookware Set			
King Size Comforter				Porcelain Enamel Cookware Set			
Twin Size Dust Ruffle				Copper Cookware Set			
Full Size Dust Ruffle				Stainless Steel Cookware Set			
Queen Size Dust Ruffle				Corning Ware Cookware Set			
King Size Dust Ruffle				Crystal Stemware			
Set of Standard Pillow Cases				Flatware			
Set of Queen Pillow Cases				Chest for Flatware			
Set of King Pillow Cases				Glass Stern Ware			
Decorative Pillows				Glass Goblets			
Standard size Pillows				Glass Flutes			
Queen Size Pillows				Wine Glasses			
King Size Pillows				Sugar & Creamer Set Corelle			
Set of Towels				Corelle Dinner Set			
Bath Towels				Salt & Pepper for Corelle			
Kitchen Towels				Gravy Bowl for Corelle			
Hand Towels				Vegetable Bowl Corelle			
Washcloth Towels				Serving Platter for Corelle			
Monogrammed Set of Towels				Covered Casserole Corelle			
Table Cloth				Corning Ware Cookware			
Linen Napkins				Open Casserole Corning Ware			
Napkin Rings				Set Corning Ware Cookware			
Place Mats				Glass Loaf Pan			
	Low	Good	Premium	Glass Pie Plate			
Kitchenware				Glass Covered Casserole			
Beverage Glasses				Glass Open Casserole			
Set of Beverage Glasses				Glass Sauce Pans			
Set of Stainless Mixing Bowls				Glass Roaster Glass			
Set of Glass Bowls				Ice Bucket			
Set of Corning Ware Bowls				Melmec Dinner Set			
Set of Soup Bowls				Sauce Pans			
Set of Wooden Bowls				Loaf Pans			
Gravy Bowls				Bake Pans			
Set of Salad Bowls				Cookie Sheet Pans			
Punch Bowls				Cake Pans			
Serving Bowls				Pizza Pans			
Baker's Rack				Muffin Pans			
Bread Box				Sauté Pans			
				Fry Pans			

Name:	Room:
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9 Kitchenware	Low	Good	Premium	Lawn & Garden	Low	Good	Premium
Porcelain Enamel Pans				Lawn Mower			
Glass Pans				Riding Mower			
Stainless Steel Pans				Lawn Sprinkler			
Stockpot				Lopping Shears			
Set of Aluminum Pots				Patio Umbrella			
Stainless Steel Pots				Pruning Shears			
Tea Pots				Rack			
Creamer and Sugar Bowl				Shovel			
Pitcher				Swing Set			
Porcelain Dinner Set				Weed Eater			
Vegetable Bowl / Porcelain Dinner Set				Wheelbarrow			
Serving Platter for Porcelain Dinner Set				Clothing & Accessories	Low	Good	Premium
Stoneware Dinner Set				Blouse			
Salt & Pepper for Stoneware Dinner Set				Men's Hiking Boots			
Gravy Bowl for Stoneware Dinner Set				Men's Work Boots			
Vegetable Bowl for Stoneware Dinner Set				Men's Cowboy Boots			
Serving Platter for Stoneware Dinner Set				Women's Hiking Boots			
Spice Rack				Women's Work Boots			
Trash Can				Women's Cowboy Boots			
				Men's Briefs			
				Thermal Underwear			
				Infant/Child's Briefs			
				T-Shirts			
				Men's Belts			
				Men's Ties			
				Men's Gloves			
				Women's Belts			
				Women's Gloves			
				Raincoat			
				Overcoat			
				Sport Coat			
				Infant/Child's Coats			
				Casual Dress			
				Formal Dress			
				Cocktail Dress			
				Infant/Child's Dress			
				Hats			
				Cowboy Hat			
				Women's Hat			
				Leather Jackets			
				Wind Breaker Jackets			
				Ski Jackets			
				Infant/Child's Jackets			
				Women's Jeans			
				Infant/Child's Jeans			
Lawn & Garden	Low	Good	Premium				
Bug Sprayer							
Small Flower Pots							
Medium Flower Pots							
Large Flower Pots							
Garden Hoe							
Garden Hose							
Spray Nozzle for Garden Hose							
Caddy for Garden Hose							
Grass Spreader							
Charcoal Grill							
Charcoal Grill Cover							
Gas Grill							
Gas Grill Cover							
Gas Grill Propane Tank							
Portable Gas Grill							
Smoker/Cooker							
Smoker/Cooker Cover							
Cooking Utensils for Grill							
Hedge Trimmer							
Lawn Blower							
Lawn Chair							
Name:				Room:			

Clothing & Accessories	Low	Good	Premium
Men's Jeans			
Lingerie			
Bra			
Slip			
Panty Hose			
Panties			
Pajamas Robe			
Robe			
Men's Dress Shirts			
Men's Polo Style Shirts			
T-Shirts			
Infant/Child's Shirts			
Men's Shoes			
Men's Dress Shoes			
Men's Casual Shoes			
Men's Tennis Shoes			
Women's Shoes			
Women's Dress Shoes			
Women's Casual Shoes			
Women's Tennis Shoes			
Infant/Child's Shoes			
Women's Shorts			
Men's Shorts			
Infant/Child's Shorts			
Skirt			
Infant/Child's Skirt			
Men's Slacks/Trousers			
Women's Slacks/Trousers			
Infant/Child's Slacks/Trousers			
Suits			
Men's Suits			
Ladies Suits			
Men's Sweaters			
Women's Sweaters			
Infant/Child's Sweaters			
Sweatpants			
Sweatshirt			
Child's/Infant's Swim Suits			
Swim Suits			
Men's Swim Suits			
Women's Swim Suits			
Uniforms			
Vest			

Personal Items	Low	Good	Premium
Cosmetics			
Eye Glasses			
Jewelry			
Brief Case			
Cosmetic Case Luggage			
Garment Bag			
Hard Side Suitcase			
Soft Sided Suitcases			
Tote Bag			
Medicines/Vitamins			
Curling Iron			
Hair Dryer			
Hair Rollers			
Razor			
Bath Scale			
Toiletries			
Toothbrush			
Personal Massager			
Makeup Mirror			
Heating Pad			
Groceries	Low	Good	Premium
Cleaning Supplies			
Dry Goods			
Clean Meats			
Frozen Foods			
Perishable Food Items			
Paper Products			

Name:	Room:
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CHAPTER 7

SERVICES

“The Complete Mentor’s number one principle is that we can never give out enough good will.”

Mark Emory Houser

Services

**The Complete Mentor
P. O. Box 1162
Levittown, PA 19058-1162**

Info@thecompletementor.net

www.thecompletementor.net

There are many services in this book that we make available to you. I knew that many people could learn how to represent their claim, if they had just been informed about their homeowner's policy and how it worked. But in my quest to aid people to complete their claim with maximum results, I put together a service company The Complete Mentor. My web site has a lot of great information that is for free also.

Our services are designed to make the process of working with the insurance adjuster easier.

1. A Building Estimate \$250 (fire, smoke, total loss \$350)

- **Proof Of Loss**
- **Building Estimate**
- **FCS Bulletins With Your Peril (National Underwriter)**
- **Personal Claim Evaluation**

2. Content Evaluation \$85 (complete)

- **PDF File or Hard Copy**

3. Other Products & Services On Website

4. We are developing Certified Personal Asset Consultants across the country to work with our company. If you would like more information go to CPAC Button on home page of our website or contact David Zimmer dz@thecompletementor.net for more information.

National Property and Casualty Claims Research Services, Inc. (NPCCRS) produces powerful information that can be used to understand repairs on homes. The reports are called PDR and they have about 160 or more that are in a PDF format that you can purchase for about \$60, This is a great deal and you will be on the same footing as the insurance adjuster as far as understanding repairs to your home.

NPCCRS 51 Parsonage Street, suite 200 P.O. Box 203 Newville, PA 17241 www.npccrs.com

Building Estimates

Process

Cost is only \$250 (fire, smoke, total loss \$350)

1. Go to our web site down below and learn more on how to set up a your Building Estimate
2. Check to see if it is worth it.
3. Go on website and purchase Estimate Account
 - www.thecompletementor.net
 - Click on Building Estimate button and follow procedures
 - **OR SEND CHECK TO ADDRESS BELOW**
3. Fill out worksheets with our help
4. Go over estimate with estimator

Content Evaluation

Cost is only \$85

1. Go to our web site down below and learn more on how to set up a content Evaluation
2. While you are on the website purchase your Content Evaluation
 - Click on Content Evaluation button and follow procedures
 - **OR SEND CHECK TO ADDRESS BELOW**
2. Fill out work sheets
3. Send worksheets to **ADDRESS BELOW** and we will send it to you in 4 to 5 days

Other Products & Services On Web Site

1. Free E-book on ID Theft
 - Go to the website to free gift button
2. DVD on work shop on Debt Management
3. Free book and software downloads on Debt Management Program
4. The Tool Box For The Homeowner Adjuster (A companion Book)
5. DVD on a work shop on the book Getting Your House In Order
6. News Letter sign-up
7. AND MORE



**The Complete Mentor
P. O. Box 1162
Levittown, PA 19058-1162**

www.thecompletementor.net

Certified Personal Asset Consultants

1. Training Certified Personal Asset Consultants
2. Go to website and click on the CPAC button
3. Follow procedures

CHAPTER 5

FLOOD POLICY



Flood Policy

This section on Flood was only written to help get you up to speed this is not a replacement from reading your policy. Just as I talked about policies before your Flood policy needs a peril and the only peril covered by your Flood insurance is flood.

If you have damage to your home by flood you have in many cases other resources you can go to such as the Red Cross, local fire departments and FEMA direct for additional aid for you family. A recent law suite said that that if you have other damage done by wind and water on a second floor that your homeowners is responsible for the additional damage in a hurricane. So if you have such a case do not let your Homeowners have a pass on the other damage by just saying flood is not covered.

You need to know if you have contents covered as well as your buildings because if you don't as soon as you can get them moved to a dry safe place start with the most expensive and dear and work your way down to the what ever stuff last. This is the time to call local churches to see if you can get some help. In the Tool Box For The Homeowner Adjuster book I tell you how and what to do after the flood.

What Is Covered Coverage A—Building Property

- A. A residential building, not a condominium, designed for principle use as a dwelling place for no more than four families, including:
1. Additions an extensions attached to and in contact with the dwelling by means of a common wall
 - Those portions of walks, walkways, decks, driveways, patios, and other surfaces, all whether covered or not and all of whatever kind of construction, located outside the perimeter, exterior walls of your building or unit.
 2. Materials and supplies to be used in constructing, altering or repairing the building or an appurtenant structure while stored inside a fully enclosed building:
 - At the property address; or
 - On an adjacent property at the time of loss; or
 - In case of another building at the property address which does not have walls on all sides, while stored and secured to prevent flotation out of the building during flooding (the flotation out of the building shall be deemed by you and us to establish the conclusive presumption that the materials and supplies were not reasonably secured to prevent flotation, in which case no coverage is provided for such materials and supplies under this policy).
 3. As appurtenant structures, detached garages and carports located at the described premises, at your option at the time of loss, in an amount up to 10% of the amount of insurance you have purchased to cover the dwelling, including additions to the dwelling. By exercising this option, you reduce the amount of insurance available to cover other loss relating to Coverage A.

This option may not be used to extend coverage to building:

- a. Occupied, rented or leased in whole or in part for dwelling purposes or held for such use; or
- b. Used in whole or in part for business or farming purposes (or held for such uses); or
- c. Which are boathouses.

4. A building in the course of construction before it is walled and roofed subject to the following conditions:
 - a. The amount of the deductible for each loss occurrence before the building is walled and roofed is two times the deductible which is selected to apply after the building is walled and roofed;
 - b. Coverage is provided before the building is walled and roofed only while construction is in progress, or if construction is halted, only for a period of up to 90 continuous days thereafter until construction is resumed; and
 - c. There is no coverage for the basement.

And we cover fixtures including the following items of property, if owned solely by you, for which coverage is not provided under "COVERAGE B PERSONAL PROPERTY":

- Furnaces
- Wall mirrors permanently installed
- Permanently Installed Corner Cupboards, Bookcases, Paneling, and Wallpaper
- Venetian Blinds
- Central Air Conditioners
- Awnings and Canopies
- Elevator Equipment
- Fire Sprinklers Systems
- Built-in Dishwashers
- Garbage Disposal Units
- Outdoor Antennas and Aerials
- Pumps and Machinery for operating them
- Carpet Permanently installed Over Unfinished Flooring
- Built-in Microwave Ovens
- Hot Water Heaters, Including Solar Water Heaters
- Ranges and Stoves
- Radiators
- Kitchen Cabinets
- Light Fixtures
- Plumbing Fixtures
- Refrigerators

Coverage B-Personal Property

A. Subject to paragraphs B. and C. below, we cover personal property:

1. Owned by you as contents incidental to the occupancy of the building.
2. Owned by members of your family in your household.
3. At your option and within the limits of personal property coverage you have purchased, owned by your guests and servants.

Such personal property is covered while stored:

- a. Within your dwelling;
- b. Within a fully enclosed building at the property address;
- c. Within a building having a place two or more rigid walls and a fully secured roof if the contents are secured to prevent flotation out of the building during flooding. The flotation out of the building during of any such contents shall be deemed to establish the conclusive presumption that the contents were not reasonably secured to prevent flotation; or
- d. at a temporary location, as expressly authorized under this policy.

- For 45 days, at another place above ground level or outside of the **special hazard area**, to which any of the insured property shall necessarily be removed by you in order to protect and preserve it from flood, due to the imminent danger of flood in which case the reasonable expenses incurred by

You, including the value of your own labor and the labor of members of your household at prevailing Federal minimum wage rates, in moving any of your insured property temporarily away from the peril of flood shall be reimbursed to you in an amount not to exceed \$500.

B. Coverage under this “Coverage B—Personal Property”, includes the following property if owned solely by you, for which coverage is not provided under “Coverage A— Building Property “:

- Clothes Washers
- Clothes Dryers
- Food Freezers
- Air Conditioning Units
- Portable Dishwashers
- Carpet, including wall to wall carpet, over finished flooring and whether or not it is permanently installed
- Carpet not permanently installed over unfinished flooring
- Outdoor equipment and furniture stored inside the dwelling or another fully enclosed building at the property address
- Portable microwave ovens and “cook-out “ grills, ovens and the like

C. Limitations. Under this “Coverage B –Personal Property” we shall not reimburse you for loss as to:

1. Personal property owned by you in common with any unit owners comprising the membership of a Condominium Association.
2. The following personal property to the extent the loss to any one or more of such property exceeds, individually or in total, \$250.00:
 - Artwork, including but not limited to, paintings, etchings, pictures, tapestries, art glass windows including their frames, statuary, marbles, and bronzes;
 - Rare books;
 - Necklaces, bracelets, gems, precious or semi-precious stones, watches, articles of gold, silver, or platinum; or
 - Furs or any article containing fur which represents its principal value.

Coverage C-Personal Property

Within the limits of your coverage, we cover any expense you incur, including the value of your own labor and the labor of members of your household at prevailing Federal minimum wage rates, as a result of removing debris of, on or from the insured property so long as the debris problem was directly caused by a flood. Under these provisions coverage extends to:

- A. Non-owned debris from beyond the boundaries of the described premises which is physically on the insured property.
- B. Parts of the insured property which is anywhere:
 1. On the described premises; and
 2. On property beyond the boundaries of the described premises.

PROPERTY NOT COVERED

We do not cover any of the following:

- A. Valuables and commercial property, meaning:
 - 1. Accounts, bills currency, deeds, evidences of debt, money, coins, medals, postage stamps, securities, bullion, manuscripts, other valuable papers or records, and personal property used in a business.
 - 2. Personal property used in connection with any incidental commercial occupancy or use of the building.
- B. Property over water or in the open, meaning.
 - 1. Personal property in the open.
- C. Structures other than buildings including:
 - 1. Fence, retaining walls, seawalls, bulkheads, wharves, piers, bridges, and docks.
 - 2. Indoor and outdoor swimming pools.
 - 3. Open structures and personal property located in, on, or over water, including boat house or any structure or building into which boats are floated.
 - 4. Underground structures and equipment, including wells, septic tanks and septic systems.
- D. Other real property, including:
 - 1. Land, land values, lawns, trees, shrubs, plants, and growing crops.
 - 2. Those portions of walks, walkways, decks, driveways, patios, and other surfaces, all whether covered or not and all of whatever kind of construction, located outside the perimeter, exterior walls of the insured building or unit.
- E. Other personal property, meaning:
 - 1. Animals, livestock, birds, and fish.
 - 2. Aircraft.
 - 3. Any self-propelled vehicle or machine and motor vehicle other than motorized equipment pertaining to the service of the building, operated principally on your premises, and not licensed for highway use including their parts and equipment.
 - 4. Trailers on wheels and other recreational vehicles whether affixed to a permanent foundation or on wheels.
 - 5. Watercraft including their furnishings and equipment.
- F. Basements, building enclosures lower than the elevated floors of elevated buildings, and personal property, as follows:
 - 1. In a special hazard area, at an elevation lower than the lowest elevated floor of an elevated Post-firm building, including a manufactured mobile home.
 - a. Personal property.
 - b. Building enclosures, equipment, machinery, fixtures and components, except for the required utility connections and the footings, foundation, posts, pilings, piers or other foundation walls and anchorage system as required for the support of the building.
 - 2. In a basement define as means any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level on all sides.
 - a. Personal property.

- b. Building equipment, machinery, fixtures and components, including finished walls, ceilings and other improvements, except for the required utility connections, fiber-glass installation, drywalls and sheetrock walls, and ceilings but only to the extent of replacing drywalls and sheetrock walls in an unfinished manner nailed to framing but not taped, painted, or covered.

3. Provided, with regard to both 1. and 2., except for the case of a dwelling unit in a condominium building as to which the Association's coverage is sufficient to cover such property, the following building and personal property items connected to a power source and installed in their functioning location are covered so long as you have purchased building and personal property coverage, as appropriate:

- Sump pumps
- Well water tanks and pumps
- Oil tanks and the oil in them
- Cisterns and the water in them
- Natural gas tanks and the gas in them
- Pumps and or tanks used in conjunction with solar energy
- Furnaces
- Hot water heaters
- Clothes washer and dryers
- Food freezers and the food in them
- Air conditioners
- Heat pumps
- Electrical junction and circuit breaker boxes
- Clean up
- Stairways and staircases attached to the building which are not separated from the building by elevated walkways
- Elevators, dumbwaiters, and relevant equipment, except for such relevant equipment located below the base flood elevation if such relevant equipment was installed on or after October 1, 1987.

- G. Property below ground, meaning a building a building or unit and its contents, including personal property and machinery and equipment, which are part of the building or unit, where more than 49% of the actual cash value of such building or unit is below ground, unless the lowest level is at or above the base flood elevation or the adjacent ground level by reason of earth having been used as an insulation material in conjunction with energy efficient building techniques.

- H. Certain manufactured homes, meaning a manufactured mobile home located or placed within a FEMA designated Special hazard Area that is not anchored to a permanent foundation to resist flotation, collapse, or lateral movement:

1. By over the top or frame ties to ground anchors; or
2. In accordance with manufacturer's specification; or
3. In compliance with the community's floodplain management requirements;

Unless it is a manufactured mobile home no a permanent foundation continuously insured by the National Flood Insurance Program at the same site at least since September 30, 1982

- I. Containers such as but not limited to gas tanks or liquid tanks.

About The Author

Mark Houser has been teaching debt management for over 14 years and adjusting for 5 years since 2001. Better still, he and his wife Karen have practical experience through living debt-free for the past 8 years.

Mark is certified as a CFIC (Certified Financial Independent Consultant), DES (Debt Elimination Specialist) and a CCC (Consumer Credit Counselor) and was a loan officer with Gateway Funding as well as being a public adjuster. He has the largest Adult Evening Class in the state of Pennsylvania. Mark has worked with many Mortgage Bankers and has been an Associate Member of the Greater Philadelphia Mortgage Bankers Association. He also has been on financial talk shows and the main speaker for many groups, including the Bucks County CPA Association. Mark has helped over 2,000 clients who, without his help, would not otherwise own a home. He has also helped many people protect their homes.

Karen Houser has worked as a teacher, social worker and possesses a Masters in Education. She has always been an inspiration to others. Mark & Karen have had over 16 medically needy foster children in their home. They have 3 loving children Angela (adopted), Alexander and Allison.

Mark's Story

Mark was a communication specialist in 1990s who understood that Communications were going to change. His wife introduced him to a company called FINL in Wisconsin started by a GREAT man John Cummuta.

FINL was the first company to strike back against debt in this country. Karen and he had \$20,000 in personal debt and didn't own a home. So they started to eliminate their debt on the fast track. They learned of FHA loans and qualified for a \$84,000 mortgage for a home worth \$90,000.

Using the techniques described in this program, they became debt free in four and a half years. Mr. Cummuta requested that they become consultants using his program. Mark became a CFIC (Certified Financial Independent Consultant) long before Consumer Credit Counseling nonprofit programs started.

Mr. Cummuta developed a formula that speeds up the process of debt elimination. Mark started conducting Cummuta seminars for the local school districts. His first seminar started in a room with seating for about 36. Only 95 people attended! The seminar series quickly expanded the next season to 30 school districts

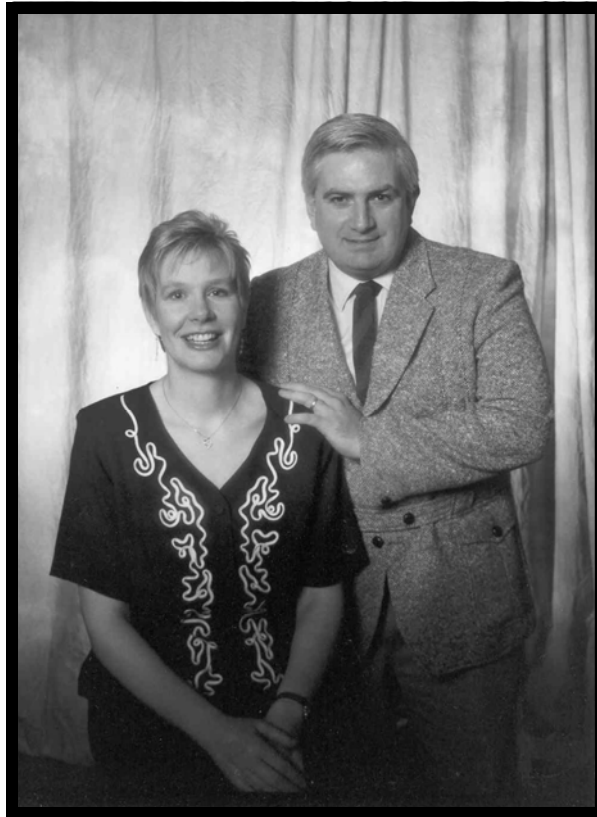
Mark later met Sandy White, a lady with a mission to battle debt. She qualified Mark in the Consumer Credit Counseling industry and together they started their research into FHA and VA underwriting guide lines. He became the first debt management specialist to help clients qualify for FHA and VA loans. As well, he became the first debt management specialist to join the Greater Philadelphia Mortgage Broker Association and was their main speaker for their new home buyers expo.

From the experience of the new home buyers expo, Mark met Mr. Allan Smith, the #1 loan officer dealing with FHA and VA loans. Mr. Smith and Mark joined forces putting on seminars for the next 6 years. The results: helping thousands of clients own their own homes.

Mark, 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 a solicitor adjuster and became a Regional Vice President with this company. The company, however, would not train any new adjusters in the area where he lived. So, Mark went to Vale National the best training school for adjusting. Then he devoted one full year 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.

Encouraged by Karen, Mark constructed this book with the same principles and information used by those thousands of clients to adjust their own claims against insurance companies and eliminate debt and own their own homes.

I want to say thanks to my wife for editing and just loving me through this book and my kids for cheering me on and my sister for her insights. Also, to the starter crew at my office who have worked tirelessly on bringing you our services. Finally, thanks to Bill Jerome and Octavio Ramirez for guidance.



A FINAL THOUGHT FOR GETTING YOUR HOUSE IN ORDER

Several years ago, the University where I teach was undergoing some construction. As they dug around the existing foundation they were shocked to discover that some of the cinder blocks in the foundation did not have any mortar. On the surface, the building looked fine. But, underneath the foundation was not stable. Life can be like that as well. A person can have a successful life on the outside while on the inside their foundation is not stable.

This is where God wants to come into the picture as a master foreman. The Bible says in Psalm 127:1 "Unless the Lord builds the house, they labor in vain who build it." God created us with a need for Him in our lives. Sometimes it takes us awhile to realize that. Have you come to that point yet? Do you see a need for God in your life? What good would it be for you to learn many successful strategies from this book for your earthy life and not prepare for the life to come? What good would it be if you could have all the stuff in the world but in the process you lost your own soul because you neglected God all your life?

If you would like to begin a relationship with God in your life it is explained very clearly in the Bible. First, you must recognize that at our foundation we are not good. We all have sinned against God. We might be religious or not religious but we all have sinned and deserve the penalty of God's judgment. This is not good. But, the Bible has good news as well.

God loves you and me and He does not want us to have to experience His judgment. In fact, He loves us so much that He devised a plan whereby you could be forgiven. The Bible tells us that God sent His Son Jesus into this world to become a man. Jesus lived a sinless life and then died on a cross for our sins. He shed his blood on the cross to pay the penalty for our sin. The Bible says in Hebrews 9:22 that "without the shedding of blood there is no forgiveness of sin." After He paid for our sins He rose again and went back to heaven. The Bible tells us that Jesus is coming back to judge the living and the dead. 2 Timothy 4:1. Are you ready to meet Jesus?

If you would like to start a relationship with God you can come to Him right now. Admit that you have sinned. Tell him you believe that Jesus died on the cross for you and rose again. Tell him you are willing to turn and follow Him by faith. The Bible says that "Whoever calls on the name of the Lord will be saved." Romans 10:13. Call to Him now and ask him to truly get your house in order. Then find a church that teaches the Bible and ask to meet with the pastor. If you would like to learn more about a relationship with God, please contact us at....



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