

QUESTIONS TO CONSIDER WHEN HIRING A PUBLIC ADJUSTER

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YOUR CLAIM SITUATION



- The damage is significant, widespread, or affecting multiple rooms.
- The loss involves fire, smoke, soot, or water from plumbing, appliances, slab leaks, or internal failures.
- The insurance company's estimate feels incomplete, rushed, or unclear.
- You are being asked to make decisions before the full damage is understood.
- You feel overwhelmed managing documentation, vendors, and insurer communication.

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INFORMATION TO HAVE READY (EVEN IF INCOMPLETE)

You do not need everything to reach out — a good adjuster helps fill gaps.

Date and cause of loss (what happened and when).	Photos or videos of visible damage (before cleanup if available).	Any emergency mitigation invoices or work orders.	Your insurance company's estimate, payment breakdown, or letters (if issued).	Your policy declarations page (helpful but not required).	Notes on what areas still feel unresolved or disputed.

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QUESTIONS TO ASK A PUBLIC ADJUSTER

- Are you licensed in my state, and can you provide the license number?
- How much experience do you have with fire or plumbing-related water claims like mine?
- Will you personally handle my claim, or will it be delegated?
- How do you document damage beyond what is immediately visible?
- How do you communicate updates, and how often?
- What challenges do you commonly see carriers raise on these claim types?

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CREDENTIALS & EXPERIENCE TO LOOK FOR

- Active state public adjuster license.
- Specific experience with fire, smoke, soot, or non-weather water losses.
- Familiarity with construction, repair sequencing, and damage evaluation.
- Clear process for documenting scope, not just reviewing insurer numbers.
- Willingness to explain decisions in plain language.
- Good reviews

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FEE STRUCTURE AWARENESS

- Most public adjusters are paid on a contingency fee (a percentage of what they recover).
- Fees are typically discussed up front and in writing.
- Payment usually comes after insurance funds are issued.

YOU SHOULD UNDERSTAND

THE PERCENTAGE	WHAT THE FEE APPLIES TO	WHEN IT IS EARNED

There should be no pressure to sign before you understand the agreement.

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RED FLAGS TO AVOID

- No license or reluctance to provide one.
- Guarantees of specific settlement amounts.
- Pressure to sign immediately or "before the insurer closes the claim."
- Upfront fees or vague payment explanations.
- Poor responsiveness during initial conversations.
- Refusal to explain how damage is evaluated or documented.

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COMMUNICATION & TIMELINE EXPECTATIONS

- Claims take time, especially fire and complex water losses.
- A good adjuster sets realistic expectations, not fast promises.
- You should never feel left in the dark or confused about next steps.

YOU SHOULD KNOW:

WHO YOUR MAIN POINT OF CONTACT IS	HOW UPDATES ARE PROVIDED	WHAT DECISIONS REQUIRE YOUR APPROVAL

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YOUR ROLE AS THE HOMEOWNER

- Ask questions until you understand.
- Keep copies of documents and communications.
- Speak up if something feels incomplete or rushed.



Remember: hiring a public adjuster is optional — it should feel supportive, not pressured.

