P1Mitigators™ · Homeowner Punch List · Abridged Version

Your Storm Claim: What Really Happens

Check each box as you go.

#1 RULE: Call a contractor BEFORE you call your insurance company.

BILL (Invoice)
Work already done.
Money owed now. Pay it fast.

ESTIMATE
Work still to do.
Send it to your insurance company.

1 Right After the Storm

- ☐ Take photos of all the damage.
- ☐ Get a contractor's estimate first. ESTIMATE
- ☐ Compare the repair price to your deductible.

Repair costs less than your deductible?
A claim may not be worth it.

2 Immediate Work Needed

- ☐ Tree off the house, roof tarped, water dried out.
- ☐ You must protect your home from more damage ("duty to mitigate").
- ☐ You get a bill for this work.
  BILL / Cost-Incurred Invoice
- ☐ Get the repair estimate for the rest. ESTIMATE

3 File Your Claim

- ☐ File the claim. Write down your claim number.
- ☐ Send your insurance the bills AND the estimate.
- ☐ Be home when the adjuster comes.
- ☐ Have your contractor there during the adjuster walkthrough.

4 What the Insurance Side Does

Heads up #1: The adjuster who visits often misses items.

Heads up #2: A desk adjuster sets the final number. They are forced to deny, delay & underpay claims.

Heads up #3: The carrier will often underpay with no scope, hoping you'll go away, to close the claim.

5 The Check Is Short. You Have 3 Choices.

A. Pay the bills now
Pay for work already done ASAP. Unpaid contractors can file a lien on your home.
The clock starts the last day the contractor was on your job.

B. Talk to your contractors
Give them your insurance payout paperwork.
Their numbers should be Book Value so they will stand behind them, but they might take less.

C. Go back to your insurance
Only with proof: an itemized estimate or a supplement.
Policy questions? Ask a licensed public adjuster or Florida attorney.

6 Your Mortgage Company

- ☐ If your lender is on the check, they must sign it.
- ☐ Call your lender early. Ask how they release the money.
- ☐ Contractors usually want money down and the rest when done.

📎 Send Us These When You Get Them

- ☐ Insurance estimate
- ☐ Payout letter
- ☐ Copies of every check
- ☐ ACV / RCV breakdown
- ☐ Depreciation & O&P lines
- ☐ Mortgage company contact

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