

Ask An
ADJUSTER®

**WATER, WATER
EVERYWHERE**

877.275.0275 www.AskAnAdjuster.com

**WET
FLOOR**

WELCOME!

Everyone should have signed in with their License # and have received a Course Outline & Feedback Form.

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OUR STORY

- Founded in 2006
- 90+ Public Adjusters
- 30+ In House Staff
- Nearly \$2 Billion in Recoveries
- 5 Offices



MELBOURNE OFFICE

744 North Drive, Suite A, Melbourne FL 32934



TAMPA OFFICE

4350 W. Cypress St, Suite 102, Tampa, FL 33607



ORLANDO OFFICE

122 West Pine Street, Suite 300, Orlando, FL 32801



WEST PALM BEACH OFFICE

700 S. Rosemary Ave, Suite 204, West Palm Beach, FL 33401



GLENDALE OFFICE

1010 N Central Ave, Suite 315, Glendale, CA 31202





What Is Water Damage?

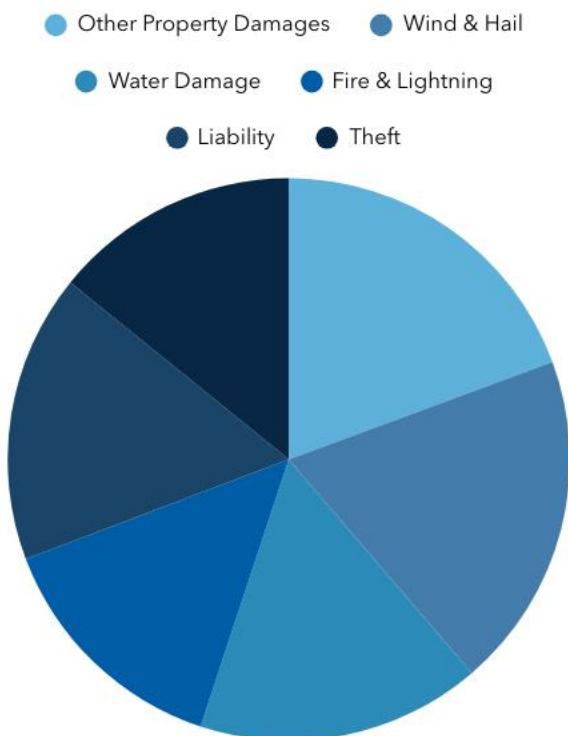
**#2 Leading cause of all
property losses in
Florida**

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Water Damage

Wind & Hail	34.3%
Water Damage	29.4%
Fire & Lightning	35.1%
Liability	29.4%
Theft	25.1%
All Other Property Damages	34.3%





Top Causes of Water Damage

Plumbing Issues

- Leaking / Pipe Burst
- Deteriorated / Old Pipes
- Overflowing Toilets
- Shower Pan Leaks
- Backed Up Sewer Lines
- Cast Iron Drain Lines
- Poly-Pipe
- Shower Pans
- Water Heaters

Severe Weather

- Roof Damage
- Window Damage
- Door Damage

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Top Causes of Water Damage

H.V.A.C Units

- A/C Overflow
- Blown Capacitor

Sprinkler Systems

- Leaking
- Malfunctioning

Appliances

- Leaks or Water Line Break
- Deterioration

Examples:

- Water Heater System
- Dishwasher
- Refrigerator Condensation



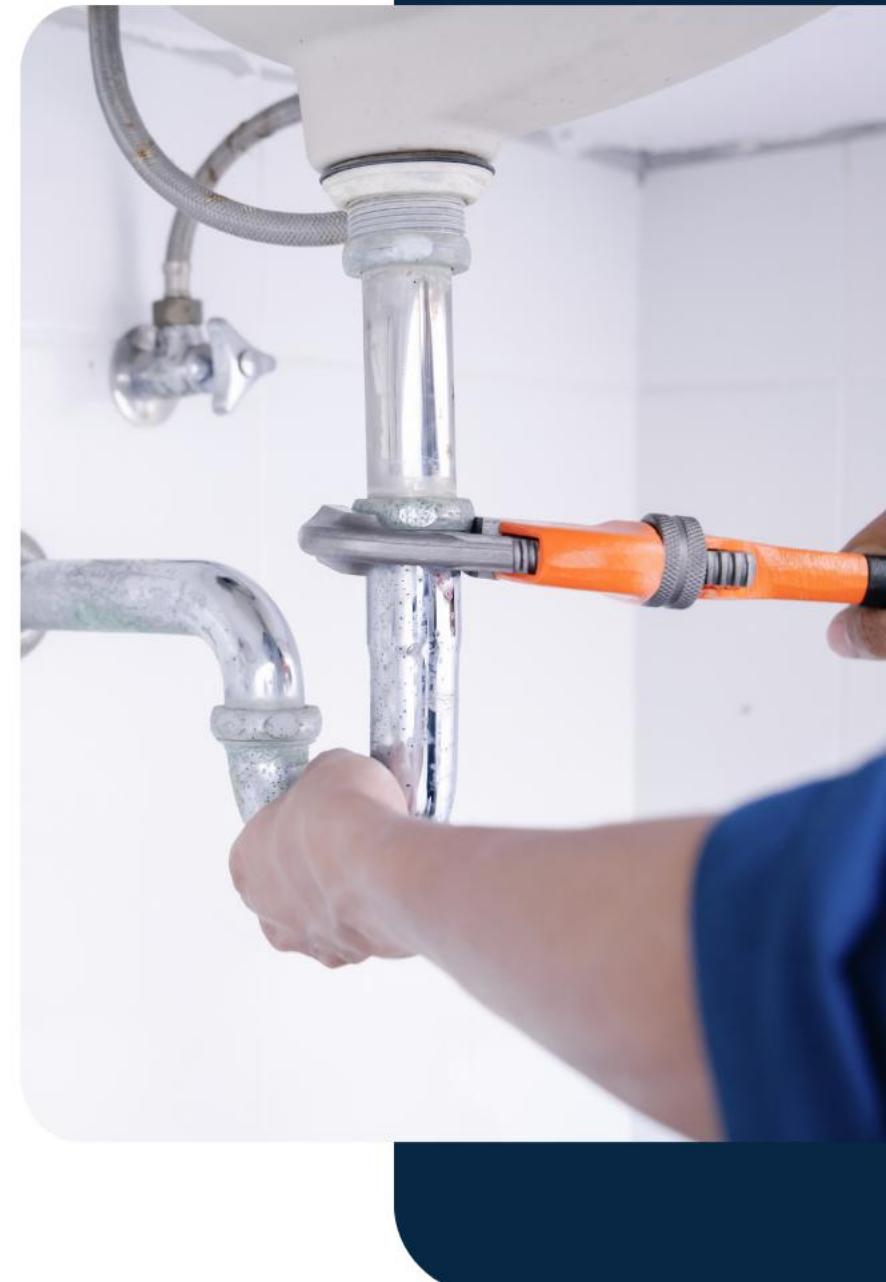


Top Causes of Water Damage

Plumbing Issues

What if..."a unit owner has 1 supply line that only flows to their unit, is that their responsibility for any failures or damages caused from it?"

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Water is Destructive

Water damage describes various possible losses caused by water intruding where it will enable attack of a material or system by destructive processes.

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What To Look For

- Rusting Steel
- Rotting or Swelling Wood
- Mold Build Up
- Water Stains/Dry Wall Damage
- De-laminating of Materials
 - Ex. Plywood
- Baseboards
- Ceilings
- Windows
- Vanities
- Kitchen Cabinets
- Paint Bubbling
- Stucco Cracking





What Experts Can Assist With Water Damage?

- Plumber
 - Temporary repair vs. permanent
- Restoration Company
 - Mitigation
 - Mold
- Public Adjuster
 - Thermal and moisture/leak detection inspection
 - Covered loss by policy or out of pocket

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Proactive vs. Reactive

- Preventative Maintenance
- Who Will Be Responsible?
 - Property policy and By Laws
 - Paint In vs. Paint Out
- Uniform & Continuous vs. Diminished Value
 - "Pre Loss Condition" or Lack of Maintenance
 - What does the community have in their files proving there is no active damage today to prove the cause of loss?

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Insurance

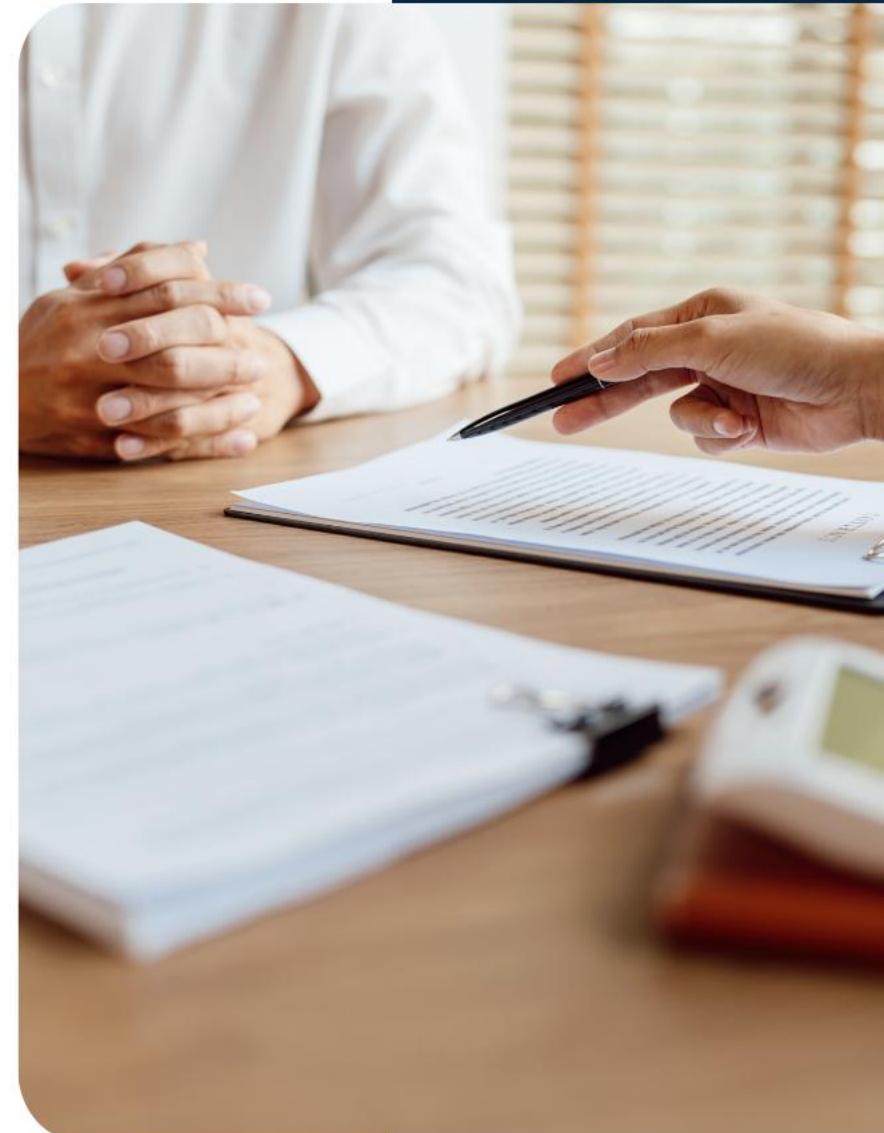
What Is It & Who Needs It?

Definition: A promise of compensation for specific potential future losses in exchange for periodic payments (premiums.)

*****ONLY HAS VALUE IF YOU CAN COLLECT FROM IT*****

FUN FACT! Where does the term underwriter come from??

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Water or Flood Damage?

Although, similar but very different when it comes to insurance.

- Water damage that is considered "sudden and accidental" is covered...
- "Flood damage occurs because of excessive pooling on the outside of a building and is not a covered loss on a property policy."
- **WHAT HAPPENS IF YOU CLAIM THE WRONG TYPE OF DAMAGE?!**

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Do You Know What's In Your Policy?

Some Insurance Agents Aren't Even Aware...

C. ARBITRATION CLAUSE: All matters in difference between the Insured and the Companies (hereinafter referred to as "the parties") in relation to this insurance, including its formation and validity, and whether arising during or after the period of this insurance, shall be referred to an Arbitration Tribunal in the manner hereinafter set out.

The seat of the Arbitration shall be in New York and the Arbitration Tribunal shall apply the law of New York as the proper law of this insurance.



SECTION VII – CONDITIONS

- A. **ABANDONMENT:** There can be no abandonment to the Companies of any property.
- B. **ADJUSTMENT OF LOSSES and FIRST NAMES INSURED CLAUSE:** Loss or damage shall be adjusted with and payable to the First Names Insured, subject to any Certificates of Insurance on file with AmRsc, which requires payment to a loss payee or mortgagee.
If this Policy insures more than one entity, the First Names Insured is authorized to act on behalf of all other Insureds with respect to their rights, obligations, and duties under this Policy. Payment of loss or return premium under this Policy to the First Names Insured shall satisfy the Companies' obligations with respect to all Insureds.
- C. **ARBITRATION CLAUSE:** All matters in difference between the Insured and the Companies (hereinafter referred to as "the parties") in relation to this insurance, including its formation and validity, and whether arising during or after the period of this insurance, shall be referred to an Arbitration Tribunal in the manner hereinafter set out:
Unless the parties agree upon a single Arbitrator within thirty days of one receiving a written request from the other for Arbitration, the Claimant (the party requesting Arbitration) shall appoint his Arbitrator and give written notice thereof to the Respondent. Within thirty days of receiving such notice, the Respondent shall appoint his Arbitrator on behalf of the Respondent.
Should the Arbitrators fail to agree, they shall appoint, by mutual agreement only, an Umpire to whom the matter in difference shall be referred.
Unless the parties otherwise agree, the Arbitration Tribunal shall consist of persons employed or engaged in a senior position in insurance underwriting or claims.

The Arbitration Tribunal shall have power to fix all procedural rules for the holding of the Arbitration including discretionary power to make order as to any matters which it may consider proper in the circumstances of the cases with regard to pleadings, discovery, inspection of documents, examination of witnesses and any other matter whatsoever relating to the conduct of the Arbitration and may receive and act upon such evidence whether oral or written strictly admissible or not it shall in its discretion think fit.

All costs of the Arbitration shall be in the discretion of the Arbitration Tribunal who may direct to and by whom and in what manner they shall be paid.

The seat of the Arbitration shall be in New York and the Arbitration Tribunal shall apply the law of New York as the proper law of this insurance.

The Arbitration Tribunal may not award exemplary, punitive, multiple, consequential, or other damages of a similar nature.

The award of the Arbitration Tribunal shall be in writing and binding upon the parties who covenant to carry out the same. If either of the parties should fail to carry out any award the other may apply for its enforcement to a court of competent jurisdiction in any territory in which the party in default is domiciled or has assets or carries on business.

- D. **ASSIGNMENT:** The Insured may not assign this Policy without the Companies' prior written consent.
- E. **BRANDS AND LABELS:** If branded or labeled merchandise covered by this Policy is physically damaged and the Companies elect to take all or any part of such merchandise at the value established by the terms of this Policy, the Insured may, at their own expense, stamp "SALVAGE" on the merchandise or its containers, or may remove or obliterate the brands or labels. If such stamp, removal or obliteration will not physically damage the merchandise, but the Insured must re-label the merchandise or containers in compliance with the requirement of law.

- F. **CANCELLATION AND ADDITION OR DELETIONS:**
 - a. This Policy can be canceled by the First Names Insured by providing the companies with:
 - i. An advanced written request for cancellation stating when the cancellation shall be effective.

Steps To Take Once Water Has Been Identified

- Discovering and documenting of any damages.
 - Mold package and process
 - Mold grows by releasing its reproductive cells (spores) into the air.
Spores are invisible to the naked eye

Mold Handling 101

- Source?
- Assess mold growth/Determine the full extent of damages prior to any tear out or demo.
- Dangers of cross contamination
 - (ex. Dandelion)
- Remediate
 - Clearance





Steps To Take Once Water Has Been Identified

Collateral Evidence, Potential Pitfalls & Things to Avoid

- Wind driven rain?
- Storm created opening/ molecule statute





3 Things on Every Claim

- Cause of Loss
- Date of Loss
- Mitigation

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Mitigation vs. Remediation vs. Restoration

Mitigation:

Involves minimizing the damage as it cannot be fully eliminated.

Remediation:

Occurs when the damage can be eradicated.

Restoration:

Aims to repair or replace damaged items to their pre-disaster condition.

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IICRC

Institute of Inspection Cleaning and Restoration Certification

- Tear out or dry out?
- That is the question!!
- How does mold form?



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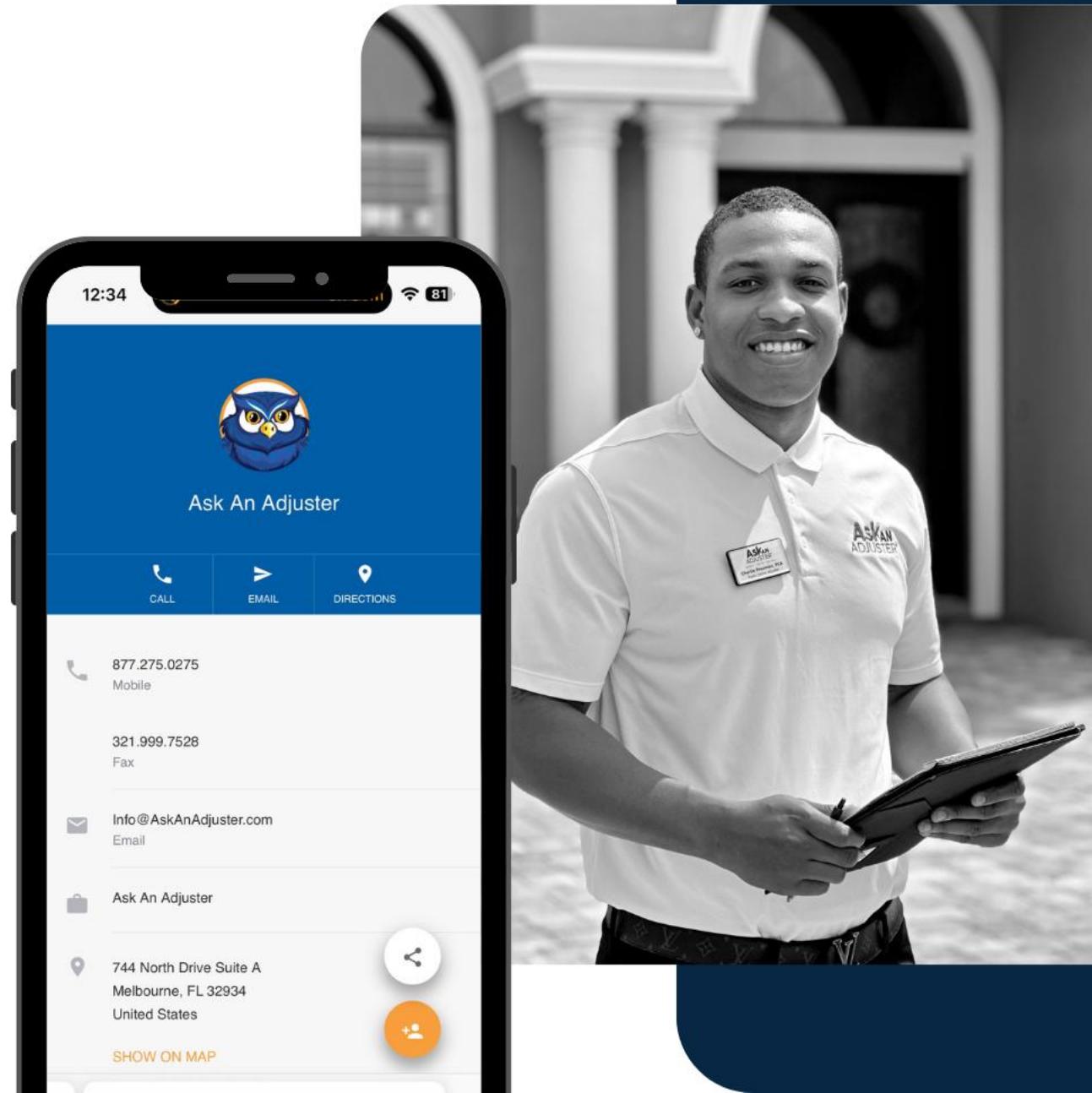


When In Doubt... Call Us Out!

- FREE Policy Review
- FREE Roof & Plumbing Inspection
- FREE Risk Assessment

When is the last time you had your community inspected by an expert?

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Thank You!

Do You Have Any Questions?



Scan Here to Schedule Your
FREE CGC Inspection!



Scan Here to
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