

Pittsburgh Apartment Owner Receives Low-Ball Repair Estimate For Fire Damage – Hires Public Adjuster Zach Flora



Actively working to make the insurance claims process fair for the policyholder

The Public Insurance Adjusters at Tutwiler & Associates work extremely hard every day to prove why the public adjusting profession is so valuable to property owners. When people who have never endured the claim process before suffer property damage from fire, water or other storm related events, most think their insurance company will simply do the right thing and pay the claim. We often hear *“I don’t need any help, my insurance said they were going to cover me”* or *“I have paid my insurance for 30 years and never filed a claim”* or *“my insurance company called me and said they were sending a contractor to take care of it.”*

If the above statements and promises were really true, our firm would not be in business - plain and simple. Since 1984, Tutwiler and Associates Public Adjusters have helped thousands of policyholders seeking a fair settlement from their insurance company. We have outstanding references, many of which are published on our website www.PublicAdjuster.com as well as [Success Stories](#) of insurance claims, some of which are very similar to yours.

Recently, our Pittsburgh, PA adjuster, [Mr. Zach Flora](#) was hired by an apartment owner whose building suffered significant fire, water and smoke damage back on November 18, 2016. After months of waiting, the insurance company sent a check along with a Repair Estimate that turned out to be a fraction of the actual cost of repair based on independent contractor estimates obtained by the owner. Not only was the owner unable to fully repair his building, he also lost significant rental income from the tenants who have been displaced.

Work with a public adjuster on a plan of action

In today’s ever changing insurance environment, an unfortunate situation occurs when a major fire is reported by the mainstream media. Countless contractors and restoration firms seeking insurance work bombard the scene offering all types of promises and sales pitches to the property owner.

This only adds to the confusion and stress for the property or business owners who have just lost everything they have worked for. Therefore, we recommend that property owners take a step back, digest the situation

and stay away from the majority of these people until you have a **coordinated plan of action in place before signing any paperwork or contract for services** and an agreement with your insurance company (in writing) that they will pay for any mitigation/emergency service efforts to remediate the damage. If you fail to take these precautions, you may be on the hook for any invoices or bills that the insurance company decides not to pay. This can lead to major disputes down the road and even potential liens on the property until the contractor bills are paid.

Besides being a local resource, our firm's adjusters help educate policyholders to ensure a positive insurance claim experience and are willing to meet anytime to further discuss (at NO cost/obligation) to review the following:

1. Determine the insurance coverage issues, policy limits of liability, exclusions, and deductible issues.
2. Identify any co-insurance requirements and/or potential co-insurance penalties.
3. Review any ordinance or code issues that may be need to be addressed in the claim.
4. Calculate any potential business interruption, loss of rents or additional living expense claims.
5. Educate the policyholder regarding their duties as the insured policyholder.

We will also request a "Certified & True Copy" of your insurance policy, so we have all the forms & endorsements necessary to understand the policy terms, provisions & conditions that apply to your specific situation.

When should you hire an attorney?

Most people are of the opinion that if the insurance claim goes south, they can simply involve their attorney. First, most general practice attorneys know very little about the property loss process which is a highly specialized area of the law. And property insurance law firms can carry hefty fees that eat into insurance proceeds. While our firm has many great relationships with attorneys, most law firms will simply recommended their clients contact a public insurance adjuster after the initial damage because adjusters are trained to represent the policyholder's best interests and handle the insurance claims process.

In reality, what attorney do you know that has the time to quickly take control of a disaster situation, coordinate multiple inspections on-site with the insurance carrier and building consultants, prepare a detailed Loss and Damage Binder, meet with the insurance companies multiple adjusters and representatives who "always" want to re-inspect the property, help coordinate with contractors for purposes of mitigation and then negotiate a fair settlement pursuant to the terms and conditions set forth in the insurance policy? Not many general practice attorneys have ever dealt with a situation such as this and certainly contractors are not experts in interpreting insurance policy language. While it is always the option of the policyholder to hire an attorney, our professional opinion is that the best time to get an attorney involved is when settlement negotiations have broken down or there are serious legal issues that need to be addressed with the claim.

If you are a Pittsburgh area property owner that has experienced a property loss, feel free to contact Mr. Zach Flora for a Free no cost/obligation claim assessment at **412.337.2504** or ask him a question via e-mail: Flora@PublicAdjuster.com

We look forward to helping you achieve a fair claim settlement.