



WHAT TO EXPECT AFTER A LOSS...

We understand that when most people suffer a disaster at home, it is usually the first time they have had to deal with something like this. Navigating through the insurance claims process can be confusing and stressful. American Integrity Restoration, LLC (AIR) can help the process go smoothly and efficiently. AIR offers the following step-by-step process guide to help make it less difficult. At any time, feel free to contact us for further information.



1 Question about WATER DAMAGE

What will be covered?

Due to the nature of water losses, it is often impossible to know how much it will cost to restore your home (as it may not be apparent what the extent of the damage is until after the work has begun). Typically, homeowner's policies do cover most types of sudden and accidental water losses (from burst pipes, and sometimes sewer back-ups or sump pump failures). Check your policy with your agent, as exclusions/limitations usually apply to losses involving ground or surface water.

A word about MOLD

Mold can be dangerous to your health; therefore, it is important that mold testing and cleanup be conducted by professionals as soon as mold is detected. AIR technicians are certified in mold remediation and follow a comprehensive series of steps during the clean-up process. This ensures that the areas are truly free of mold, and prevents regrowth. Both WATER and MOLD should be addressed immediately. As time passes, the extent of the damage will likely become more severe.

- 1. As soon as damage is discovered, call AIR immediately!** We will dispatch our technicians and equipment immediately to your home to address and mitigate the loss. The extent of damage can be significantly reduced with a timely and appropriate response from our experienced and knowledgeable technicians. Further, our emergency response personnel are not only trained and certified experts, but they are also background/drug screen tested and cleared.
- 2. Review your policy and coverage.** Most policies require prompt notification of your insurance company or agent. Keep track of receipts for any loss-related expenses to ensure reimbursement for any covered costs.
- 3. If you elect to report the loss, an adjuster will be assigned to your claim.** The adjuster will arrive on-site to assess the damage and discuss with AIR any potential coverage issues, as we begin mitigation.

AFTER THE CLAIM

4. AIR takes it from there

Mitigation usually begins without delay. This limits your inconvenience and reduces the threat of additional damage. Our technicians are background checked, cleared and technically trained and certified in the appropriate science and methodology to restore your home. This will require a varying amount of time to complete depending on what damage has occurred and how much of your home has been impacted.

Once mitigation is complete, our reconstruction estimators will be alerted and dispatched to your property. The reconstruction part of the process is estimated, and sent to your insurance carrier for approval. Once our estimate is approved, a Project Manager will be assigned to your job. From that point on, the Project Manager will be your primary point of contact. He or she will also remain in contact with your adjuster. This will ensure that we get your home back to pre-loss condition as quickly as possible.

AIR is a full service restoration contractor. This means that we can provide the same level of quality service from our initial emergency mitigation call through to a complete reconstruction of the property, including the restoration of many of your personal belongings, unlike many of our competitors. This enables you to keep more of your sentimental items that may have been affected by the loss, and helps resolve your claim more quickly.

5. Holdbacks/Depreciation

Your policy may require your insurance adjuster to "hold back" a portion of your claim payment until repairs are complete/near complete. We will work with your adjuster to document the re-building efforts, which allows for timely release of depreciation. We will also proceed with repairs and await these funds from your carrier, rather than requiring out-of-pocket funds from you to cover the hold-back.

AIR's Warranty: Second to none

We will not advance profits by taking shortcuts. We conduct our work as if we are working on our own homes. We stand behind our workmanship for a full five years. All manufacturer warranties are transferred to the property owner for their records.

The work is complete, how do we settle up?

Depending on the carrier and coverages, your insurance carrier may issue a check or multiple milestone-driven checks along the way. These checks may be written to pay to the order of your name, AIR, or the mortgage company's name. This is usually a matter of individual carrier policy and the size of the claim. It's important to realize that while out of our control, these factors can have a significant impact in the time it takes to fully settle your claim paperwork.

More importantly, AIR does insurance restoration work every day. We enjoy solid relationships and have worked with nearly every mortgage company and insurance carrier who writes policies in New England. We will guide you through the most expeditious way to process your claim and restore your home and its contents. If possible, please share your insurance claim number and your mortgage loan numbers as soon as you find them, to help us process your claim.

NOTE: It's important not to move or shut off the equipment placed on site at your home, as it may slow the drying process and increase the duration and costs of your home's restoration.