"DID YOU KNOW THAT THE STORM DAMAGE TO YOUR HOME COULD BE COVERED BY YOUR INSURANCE ?"

LOOK INSIDE TO GET THE EXCITING DETAILS...

Fully Bonded and Insured
Extensive Experience Working With Insurance Companies On behalf Of The Homowners

YOUR INSURANCE CLAIMS NETWORK

CALL NOW, For Your FREE, No-Obligation Consultation(937)756-2124

WE ARE HERE TO HELP YOU

Realizing that your home has suffered wind and/or heavy rain damage can be a terrifying discovery. Fortunately, you are not alone. Your Insurance Claims Network can help you navigate the insurance process to get the damage to your home repaired or replaced quickly and professionally. We have extensive experience navigating the complicated and time-consuming insurance claims process.

Storm Damage Discovery

When you discover storm related damage to your home, the clock starts ticking. The damaged area will need to be repaired or replaced soon to prevent further deterioration. It's also important to begin the insurance process as soon as possible as many carriers have time limitations by which a repair must be completed.

A Homeowner's Action Steps

Contact an Insurance Claims Specialist of your choice to represent you

- The Insurance Claims Specialist (ICS) will perform an inspection on the damaged area to determine if there is enough evidence for you to file an insurance claim. A qualified ICS should be willing to provide you with a checklist of his or her findings along with photos of the damage.
- Contact your insurance agent, preferably with your Insurance Claims Specialist present, notifying them of the damage. This is critical to the overall success of your claim. By having an experienced ICS present to speak on your behalf, the chances of receiving a successful insurance claim goes up significantly in your favor. We speak the language of the insurance companies and are prepared for any questions that could be potentially harmful to your insurance claim. It is also very important to have your Insurance Claims Specialist on site during the initial inspection by your insurance carrier. If this does not happen, a great deal of confusion can result, leading to a more difficult and cumbersome process. The insurance adjuster and the ICS need to agree, on your behalf, as to what items will be covered by the claim.
- Review the insurance adjuster's estimate with your Insurance Claims Specialist. Take time to review the scope of work provided by your insurance carrier with your ICS. The Insurance Adjuster should provide an itemized estimate that summarizes this scope of work.
- Contact your mortgage company (May not always be necessary).

In some cases, the insurance carrier will make funds co payable to the policyholder and the home lender. Each home lender will have a process you must follow to

SOME TIPS

• Your insurance agent will be able to help you understand your policy. However, the adjuster and underwriters will have the final say in coverage details. Be patient; they are working for you!

• Your Insurance Claims Specialist will be able to help ensure the adjuster's estimate and the actual cost of your new claim matches up as closely as possible.

• When in doubt, make a phone call. Insurance agents, adjusters, and your ICS are all working to make sure there is clear communication during your claims process.

Call Your Insurance Claims Network to receive a FREE, NO-OBLIGATION inspection or for more information on the insurance claims process.

Phone: 937-756-2124

Email: yourinsuranceclaimsnetwork@gmail.com

www.yourinsuranceclaimsnetwork.com

A GOOD INSURANCE CLAIM SPECIALIST

A good Insurance Claims Specialist will work well with your adjuster to make sure the appropriate items get covered and for the appropriate price. The pricing will be set by your insurance company using an industry software system called Xactimate which provides line item pricing. Remember, there is no legal way to make money on the claim for yourself and therefore what is important is that your carrier pays for everything they should and that your ICS agrees to perform the scope of work for the amount provided by your insurance carrier.

CLIENT TESTOMONY

"WOW! I can't believe the excellent job you guys have done on my roof. And to think it only cost me my deductible was simply unbelievable! You are a life savior."

M. Solomon, Hoy Ave.

"Thanks so much for an amazing job. When we first met, I did not think it was possible to have my insurance pay for a complete roof, gutters and interior work. But you guys came through with flying colors."

Carole James, 118th St.

THE YICN ADVANTAGE

HOMEOWNER APPROACH		YICN CLAIM'S SPECIALIST
$1,936.73	vs	$14,622.22*

* Disclaimer Statement. Claims results may vary based upon terms of client's insurance policy and viable factors.

A Homeowner's Action Steps (CONT.)

get them to sign off on the check provided by your insurance carrier so the funds can be deposited in your account. If need be, the sooner you can start this process, the better, as many lenders can take days, even weeks, to complete this process.

A good Insurance Claims Specialist will be able to help you navigate this process. The reimbursement for your claim will typically be paid in stages.

- Upon completion of the project, send a completed invoice to your insurance carrier.

When your project is complete, your Insurance Claims Specialist will need to send a completed invoice (certificate of completion) to your insurance carrier for the release of the remaining funds they are withholding. These funds are called "recoverable depreciation". (See item NEXT STEP)

- Settle payment with your ICS and request any applicable warranties.

1st payment from the insurance carrier includes the Actual Cash Value (ACV) of the damaged property at the time of loss, minus the deductible. The ACV is determined not by the cost of replacement, but what the damaged area is worth at its depreciated value, Additional payment(s): paid during and/or upon completion of the project is known as "recoverable depreciation". This amount also called Replacement Cost Value (RCV) is the difference between the actual cost to repair or replace the damaged area minus the actual cost value (ACV) and your deductible. Any upgrades NOT covered by the insurance company will be incurred by homeowner.

Introduce us to your family and friends and any lead that turns into a sale, your receive up to

$300.00 for your referral!

Phone: 937-756-2124 * Email: yourinsuranceclaimsnetwork@gmail.com * www.yourinsuranceclaimsnetwork.com

OUR WORK

OUR TEAM

Founder and CEO	Co-Founder	Co-Founder
Kevin Stone	Diane Stone	Kevin L. Stone
Insurance Claims Specialist	Insurance Claims Specialist	Master Technician/Insurance Claims Specialist

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