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## INSURANCE REPAIRS & RESTORATION

### WHAT HAPPENS WHEN YOU SUFFER A LOSS?

You notify your insurer and they send out an "adjuster". The adjuster is under the gun to settle your claim quickly. You are only One of many clients that he sees in a day. The adjuster hurries through their estimate, and in their haste, omits repair processes and loss items from your estimate. The adjuster typically is not a construction professional and does not understand the processes necessary for proper repairs. Adjusters, by the nature of their loyalties, can not be objective. The insurance company pays their salary. Insurance companies are in business to make money. In fact, the less the insurance Company pays out in settlements, the better their bottom line is. Incomplete Repair Estimates provided by the Adjuster are the Norm. HHCC often finds insurance settlements by adjusters to be drastically underfunded. Insurance adjusters often supply a list of "Preferred Contractors" to do your work. These Contractors are "Preferred" because they use the adjuster's incomplete estimate as the basis of the work to be performed. These Contractors are preferred because they are looking out for the interests of the Insurance Company, whom they rely on for most of their employment.

### WHO IS HHCC?

HHCC is not an "Insurance Company Preferred Contractor". HHCC is not a Public Adjuster, or an Attorney (Hired Guns that work for % of your claim). HHCC is a Commercial and Residential Remodeling Contractor, with our own Plumbing, Air Conditioning and Electrical Divisions. We are an established, reputable company, that has won many awards for excellent work. HHCC is affiliated with the Better Business Bureau.

### WHAT CAN HHCC DO FOR YOU?

HHCC will provide a very detailed estimate to you and your insurance adjuster. After a building and property inventory of damage is completed, HHCC uses a computer software program, Xactimate®, designed to prepare claim reports. The use of Xactimate® property estimating program ensures the most accurate estimates possible on residential and commercial structures. Eight of the top ten property insurers use Xactimate® to determine the cost of repairs. The validity of an Xactimate® Estimate is rarely questioned. We prove your claim item by item, piece by piece, stud by stud. Every item of property damaged and its replacement value are listed, along with a breakdown by trade: plumbing, electrical, framing, etc. This minimizes the amount of depreciation deducted from the claim by the insurance company.

### YOUR OBLIGATIONS

You are not obligated, as per popular myth, to obtain three bids from Contractors. You are not obligated by your Insurance Company to use the "Low Bidder" as your Contractor. You can select the Contractor of your choice for your repairs. If you select HHCC as your Contractor, we will in most cases provide a very detailed estimate, using Xactimate Software, at no charge. We will represent you in negotiations with your Insurance Adjuster, to come to favorable terms regarding your loss. Your only obligation to HHCC for providing this service is to use HHCC as your Contractor, when the Repair Work is performed. HHCC will then perform the work as presented to you in our estimate and agreed upon by your Insurer. HHCC will perform this work diligently and professionally to restore your property to a pre-loss condition.