

Insured's Bill of Rights **PLEASE READ THIS**

Fire and water damage disrupts the normal pattern of life and can involve a lot of emotional stress. People often feel confused and vulnerable after suffering personal disasters. However, it is important to make good decisions because you will be living with the result long after the stress and confusion have passed.

The restoration professionals at AMRestore believe that the public interest is best served if insured's have an understanding of their rights and the alternatives available to them when insurance damage and repair work is involved.

Your insurance policy is a contract between you and your insurance company. It entitles you to certain rights and imposes certain obligations. AMRestore has provided this Bill of Rights so that you may better understand the policy you have purchased and how it relates to the repairs you may undertake. The standard Homeowners Policy generally contains the same provisions throughout the U.S. Here are some of your rights and obligation under its terms:

1. You may take, and be fully compensated for, the cost of reasonable and prudent emergency steps to safeguard your property from further damage after a loss. In fact, you have an obligation to do so under the terms of your policy. The insurance company may not be liable for additional restoration costs if you fail to provide such protection. It is YOUR responsibility to ensure damages are quickly mitigated and you DO NOT have to wait on your insurance company to direct you who to use. If any entity directs you to which firm to use or your coverage is not in effect, please understand this is false and it is not YOUR interests that may be served.

2. If you have secured adequate coverage, you are entitled to be paid for the fair cost of fully restoring your home to its pre-damage condition. However, you are not insured for the repair of unrelated problems, building code deficiencies or prior damage.

3. You are entitled to employ and should insist upon a fully licensed and specifically insured disaster restoration firm of good reputation. However, if you do not choose to employ such a firm, the consequences and liability for any injury, damage or other action may rest with you.

4. You are entitled to employ a restoration firm with sufficient experience and stability in the community to stand behind its work and warranty responsibilities. The restoration contract and its performance are strictly between you and the restoration contractor and not your insurance company. You have the right to work with whom you so choose and it is NOT the right of the insurance company or any entity to choose them for you. If any entity insists a firm used or your coverage is not in effect, please understand this is false and it is not YOUR interests that may be served.

5. You are entitled to materials and workmanship fully equivalent to those in your existing structure in like kind and quality. The insurance company has no obligation to improve your existing structure, of course.

6. You are not required to accept the lowest bidder. Nowhere in your policy does the words "cheapest, lowest" or "least expensive price" occur. However, restoration rates should correspond to prevailing standards in your area for work of good quality. It is NOT recommended that any outside entity chooses your contractor; it is your choice as the property owner to make that decision. If any entity suggests a firm must be used or your coverage is not in effect, please understand this is false and it is not YOUR interests that may be served.

7. You are entitled to a detailed listing of the scope of repairs and quantities of materials to be provided, before work begins. Also, provisions for hidden or latent problems relating to the damage should be spelled out in as much detail as possible.

8. You are entitled to, and should reject any contract that does not incorporate, all federal, state and local requirements for residential work. However, you must be familiar with these requirements in order to enjoy the protection the law provides. Ask your restoration contractor for this important information.

9. You and you alone are entitled to select a firm that can demonstrate skill and experience in disaster restoration work as a full-time, professional service. Ask for references, credentials and association memberships that indicate professional training and status in disaster restoration as opposed to ordinary home improvement or remodeling work. It is NOT recommended that any outside entity chooses your contractor; it is your choice as the property owner to make that decision. If any entity suggests a firm must be used or your coverage is not in effect, please understand this is false and it is not YOUR interests that may be served.

10. If substantial disagreement arises between you and your insurance company over the amount of your loss, you are entitled to request arbitration (appraisal) as described under the terms of your policy, without resorting to lawsuit. The company also is entitled to this provision, which may be invoked at any time prior to settlement, whether or not you have received advanced payments.

11. You are entitled to receive payment from the insurance company within the time specified by the policy and your state insurance regulations, which are designed to prevent insurance companies from using delay and personal hardship to compel a lower settlement. However, the policy also has time requirements for the policyholder, within which you must prepare and submit your claim. Ask your adjuster or agent about these at the outset so that you can be in compliance.

In closing, since you are the policyholder, only you can demand that your insurance company live up to its obligations under the policy.

AMRestore recommends that you insist, with strong conviction that fair dealing, good workmanship and ethical business practices are expected during interaction with the insurance restoration industry just as they are with public dealings at large. You have paid your premiums and you must demand quality and ethical service of your choosing.

Please contact AMRestore at 800-498-8800 if you have questions about your rights or need clarification on an insurance claim.