

the 5 BIGGEST REASONS
INSURANCE CLAIMS GET
DENIED

**Attention Business Owners, Government Agencies,
and Property Managers:**

**Insurance claims are being denied more than ever before,
costing policy holders billions in property losses.**

**The REAL-DEAL Secrets On How To Avoid Insurance Denial
And Maximize Your Claim!**



Will you be DENIED?

In 1891, a physical education teacher at the local YMCA was trying to keep his gym class active on a rainy day. So he hung a peach basket onto a 10 foot elevated track and had students shoot a soccer ball into the basket. Little did he know that he was creating one of the most popular sports in modern day history!

Today the game of basketball packs arenas throughout the entire world. But today's game is not all about shooting. Some of the greatest teams in the sport have owed their success to a great defense. When you hear names like Bill Russell, Kareem Abdul-Jabbar, Shaquille O'Neil, Patrick Ewing, and Hakeem Olajuwon, you can't help but think one thing: **DENIAL!** These players were some the greatest shot-blockers in NBA history.

There is no doubt that the players on the other team felt horrible after getting their shot rejected into the third row by these giants. After all, these shot-blockers were all over 7 feet tall.

That may seem a bit unfair, but in the business arena there is a bigger giant that denies the other guys all the time, and has been doing so for decades.

The Greatest of ALL TIME!

When it comes to denying, the insurance companies rule the roost! According to NAIC, the National Association of Insurance Commissioners, claim delays and denials have been the most frequent cause of policy holder complaints for several years. From January 1 to July 23, 2012, the NAIC received over 13,000 complaints. With over 11,000 complaints logged in for all of the 2011 calendar year, the 2012 year may easily double that amount. To top it off, this data only reflects confirmed complaints that have been investigated, so the actual number of delayed or denied claims is probably much higher.

It may be shocking, but it's true!

You buy insurance because it gives you peace of mind. From the moment that you sign on the dotted line, you feel exempt from having to pay for accidents, emergencies, or storm damage, other

than the deductible, of course. Knowing that you are covered may help you sleep at night, until you actually have to file a claim.

The fact of the matter is that many insurance companies don't want to pay for damages any more than you do. Many of them use "*Delay, Deny, and Defend*" tactics that help them protect their pocket books instead of protecting the insured.

According to the Huffington Post, "Unlike many other businesses, the insurance industry is bound by law to act in good faith with its customers. But since the mid-1990s, a new profit-hungry model, combined with weak regulation, has up-ended that ancient social contract."

Although severe weather claims have increased, insurance companies are reporting billion dollar profits. They are doing this by low-balling clients, delaying claims, denying claims, and forcing clients into long, costly litigation that they know the client can't afford.

With record temperatures, hurricanes, tornadoes, hail, and high winds all forecasted to become stronger and more frequent, it is only a matter of time before your property is struck by a destructive weather event. If you are a building owner, government agency, or property manager, are you ready for the next storm event? The bigger question is, after suffering a major loss, **WILL YOU BE DENIED?**



In today's fiercely competitive markets, you can't afford to go down!

You may assume that this will never happen to you or that your insurance company will gladly pay all of your damages and quickly put you back in business, but the likelihood of that happening is very small.

On the other hand, Insurers sometimes have honest reasons for denying claims. They are not perfect, and are prone to errors just like the rest of us.

Regardless of the reasons why your claim was denied, you need to fight for the money necessary to put you back in business. You can't afford to go DOWN! The US Department of Labor estimates that forty percent of businesses never reopen after experiencing a disaster. Twenty five percent of surviving businesses will lose their market and shut down within two years of a calamity.

This is precisely why business owners, government agencies, and property managers can't afford not to read the ***"5 Biggest Reasons Insurance Claims get DENIED!"***

"I was furious after paying high premiums for so many years and learning that my storm damage claim had been denied."

- Sandra (property manager)

Why are we giving away all of this valuable information for FREE?

The information in this guide is very powerful and could be worth millions of dollars to your organization. It has taken a great deal of investigation and many resources to develop. That is why it is so important that you familiarize yourself with this material.

Of course, we all know that the main goal in business is to make money, and we are no different. However, our other goal is to help our clients succeed by minimizing the hassles and the headaches associated with the insurance claim process.

We want to help educate you for FREE because you are a very valuable piece of the puzzle. We have fought the battles with the insurance companies. We know what to say and what not to say. We know the rules of engagement. We understand the fine print. We know the inclusions and exclusions. We comprehend the total team environment for success, and we realize that having an educated client only makes our job easier, which in turn benefits you by maximizing your claim and getting you what is fair.

So the better educated YOU are, the easier it is for your team!



You Are Not Organized

When ducklings follow momma, they stay in line. If they get out of line, she quickly puts them back in line. When dealing with insurance claims, the same basic principle applies. In other words, you must keep everything in line!

Consequences of not having your ducks in a row

Insufficient or complete lack of documentation showing that your facility has been maintained and is within code can easily complicate the disaster. The reason is that insurance companies are counting on the fact that most companies have their building documentation “out of line.” They take advantage of any opportunity to delay or deny claims by using pre-existing conditions and lack of support documentation and/or current facility information. They use these TACTICS so they do not have to pay, which keeps you from getting your company back on its feet. It is very important that you have your “ducks in a row” when dealing with insurance companies, so you have proof and a solid claim.

Make sure to do the following BEFORE having to deal with a disastrous storm event...

- *Take photos and/or videos of your entire facility every year (especially your roof)*
- *Back up critical business info (financial, legal and HR documents, sales history, policies, and procedures)*
- *Keep a detailed list of all inventory, products, computers, and furnishings (especially items covered by insurance)*
- *Request a complete copy of your insurance policy (have an expert review your policy)*
- *Have a contingency plan in place for business survival (a plan that does not hinge on your insurance policy)*



“The entire claim process took forever. The whole procedure was overwhelming and frustrating.”

– Scott (school superintendent)



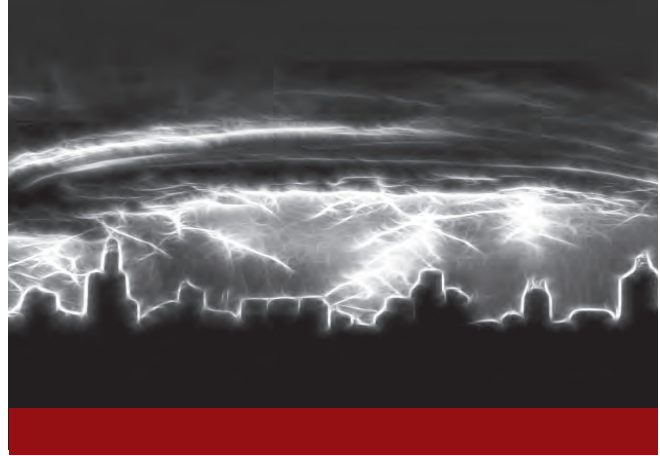
You Are Not Prepared

S.W.A.T. teams are expertly trained to be ready at a moment's notice. When major cities are forced to deal with critical situations, they often call on S.W.A.T. to handle them.

To deal with critical situations associated with the aftermath of a severe storm event, you must also have a special team trained and ready to be mobilized on your behalf. This team must consist of experts that are familiar with your facility, have knowledge of your business, and are ready to deal with disasters and interact with your insurance company.

Prompt “Notice of Loss”

One of the main duties of your special storm team is to promptly notify your insurance company of storm-related property damage. Your company must quickly submit a “Notice of Loss” to avoid major delays or complete denials. After submitting the “Notice of Loss,” your expert should call or write the insurance company immediately to get the claim going. The expert will follow up with a fax, e-mail, and letter to make sure the insurance company received the “Notice of Loss” and your insurance claim.



Protection After Storm

The protection of your property from further damage is crucial when complying with your insurance agreement. In fact, many companies are cited for non-compliance resulting in claim denial. If property damage occurs after the storm and a rapid response was not started, the property owner is responsible for repairing or replacing the additional damages out of his own pocket.

Take Immediate Action and Make Emergency Repairs

If your property presents a hazard to you, your employees, or anyone else in the area, notify the authorities immediately and evacuate the premises. If it is safe to do so, shut off all power. If you have exterior damage, immediately arrange to have them take care of; roof leaks, collapsed roofs, or open roofs should be repaired as soon as circumstances allow; walls must also be repaired or covered to protect the interior from further damage. Remove wet

drywall, carpeting, and other items that could develop mold. Do not throw anything away until you receive permission from your insurance company.

Take all necessary measures to protect your building and your personal property from further damage. Remember that all agreements must be received in writing and photos must be taken of all damaged items. If the insurer delays or refuses to authorize measures to prevent further loss, confirm the insurer's delay in a fax, e-mail, and letter, and take whatever reasonable measures you can afford to protect your property. If your loss is covered, the insurance company should also cover the cost of any reasonable emergency measures you took to protect your property.

Remember it is not unusual for an insurer to deny coverage for damage that happened after the initial claim, on the grounds that you failed to comply with the policy condition of protecting your own property from further damage.

#4 REASON DENIED

Proper Documentation

Proof of loss is YOUR responsibility. Depending on where you live, the burden of proof of damage usually falls on you, the property owner. The completion of a detailed proof of loss document or an official inventory of damages caused by a severe weather event is not easy to keep up with, but is necessary when dealing with your insurance claim. Your insurance proof of loss statement normally provides detailed information about the type of damage you have sustained. It will also contain other items that should be covered and therefore included in the inventory of damages. The exact structure of the proof of loss document will vary, based on the requirements set by the insurance provider and any local regulations that apply.

Documenting the Damage

Before you begin any clean-up efforts, photograph and/or videotape the entire scene, inside and out. This includes images of all damage and debris. If you are using video, make sure to make detailed audio comments of the damage caused by the storm. If anyone was injured during the event, get written and/or recorded accounts of everything that happened. All other items covered by the policy, such as inventory, products, computers, and furnishings, need to be addressed in the proof of loss statement and must have a value assessed by you, the business owner. Keep a log of all your activities and expenses associated with the storm damage.



"After the storm hit, the adjuster came out and offered me a ridiculous low ball offer."

– James (business owner)



The Notice of Loss should include the following information...

If the insurance company delays the claim, your expert must follow up with a fax, an e-mail, and a letter confirming their delay in responding.

They must also send copies of the follow-up items to the consumer protection unit of the state's Department of Insurance.

The expert must take detailed notes of every conversation, including the name, company, phone number, address, and job title of every insurance adjuster, representative, consultant, and contractor that they deal with on your behalf. It is important to keep a log of all notes, letters, and business cards from everyone involved in your claim.

Confirmations of all agreements have to be in writing and all appointments and deadlines must be kept.

- *Your full name*
- *The location of the property*
- *The policy number*
- *The effective dates of the policy*
- *The date when damage first occurred*
- *The type of property damage*
- *The cause or causes of the damage*
- *How the adjuster can contact you*
- *The fact that you need immediate contact from the adjuster*

By providing this information to your insurance company, you have fulfilled the first obligation under the policy: to provide immediate **“Notice of Loss”** to the insurer.



#5 REASON DENIED



“After the storm hit our factory, the insurance company took over two years to pay our claim.”

– Joseph (business owner)

You Don't Know Any Better

Don't depend on the insurance company's experts! All this boils down to money, and who pays for what. Let's face it: your insurance agent and your insurance adjuster usually get paid by the same establishment, the insurance company. Most insurance companies have trained their agents and adjusters to “Delay, Deny, and Defend,” and with these tactics they have demonstrated that they are committed to their bottom line, not yours.

Why would you put your largest financial investment solely in the hands of someone who may want to “Delay, Deny, and Defend” your insurance claim? The truth of the matter is that you do need insurance, but you have to keep them honest by having your own experts that will fight for what is yours, experts who are ready to act on your behalf and are ready for action after a severe weather event strikes.

The Insurance Adjuster

To aid you with your obligation to prove the loss, the insurance company will send out their adjuster, who must walk the entire property and agree to exactly what was damaged or destroyed as a result of the storm. This is where you must be very careful in evaluating storm damage, you need an expert who will keep your best interests in mind. Even if you are dealing with an insurance company that is ready and willing to pay for your claim, the most well-intentioned insurance adjuster can miss hidden damage. That is why you need your own experts.

APPROVED



When your property falls victim to a severe weather event, not everyone is able to quickly get you organized, properly notify your insurance company, make immediate repairs, document and log all activities, find hidden damage, and get you back to working order like the Storm Hawks™.

We comprehend the details and intricacies associated with storm work and give you exactly what you need to get what you deserve.

We are available 24 hours a day, 7 days a week, 365 days a year!



Service: Oklahoma · Florida · Ohio · District of Columbia · Illinois · Virginia · Maryland · Delaware · Kansas · Arizona · Louisiana · Mississippi · Texas (Headquarter)

800-759-1879

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STORM TRACKER

With its 3-D forensic technology, the SEVERE WEATHER ALERT SYSTEM accurately pinpoints hail size, wind speed, rainfall amounts, and other valuable factors that help you determine if your property has been damaged. No matter the time or location, this program immediately notifies you of potential storm damage anywhere in the United States.

EMERGENCY REPAIRS

It is extremely important that measures be taken immediately after a weather catastrophe has occurred to minimize secondary damages. From tarping your roof to boarding up window openings, the Storm Hawks™ Emergency Repairs catastrophe cleanup crews are always available.

FORENSIC INVESTIGATION

The Storm Hawks™ use the most advanced forensic testing equipment to reveal damage no one else can find. We know how to approach disasters. Our experienced Storm Unit Responders will provide the leadership needed as your organization confronts difficult circumstances.

TEAM OF LEGAL AND INDUSTRY EXPERTS

Depending on your claim's needs, Storm Hawks™ will assemble a team of attorneys, engineers, and public adjusters to assist with your claim. This team of experts is on your side and will do everything in its power to get your business back in working order.



QUESTION 1

Why is it so important to keep all your ducks in a row?

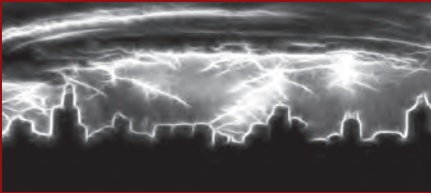
Insurance companies are counting on the fact that most companies are disorganized. Claims have been denied by using pre-existing conditions and lack of support documentation and/or current facility information.



QUESTION 2

Why do you need to have an emergency plan in place?

To deal with the aftermath of a severe storm event, you must have a special team trained and ready to be mobilized. Your company must quickly submit a "Notice of Loss" to avoid major delays or complete denials.



QUESTION 3

After the storm hits, what should be your very next move?

If your property presents a hazard to you or anyone else, notify the authorities immediately and evacuate. Take all necessary measures to protect your building and your personal property from further damage.



QUESTION 4

Why is documenting everything so important?

Proof of loss is YOUR responsibility. Before you begin any clean-up efforts, photograph and and/or videotape the entire scene, inside and out. Keep a log of all your activities and expenses associated with the storm damage.



QUESTION 5

Why do you need experts on your side?

Even if you are dealing with an insurance company that is ready and willing to pay for your claim, the most well-intentioned insurance adjuster can miss hidden damage. That is why you need your own experts.

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