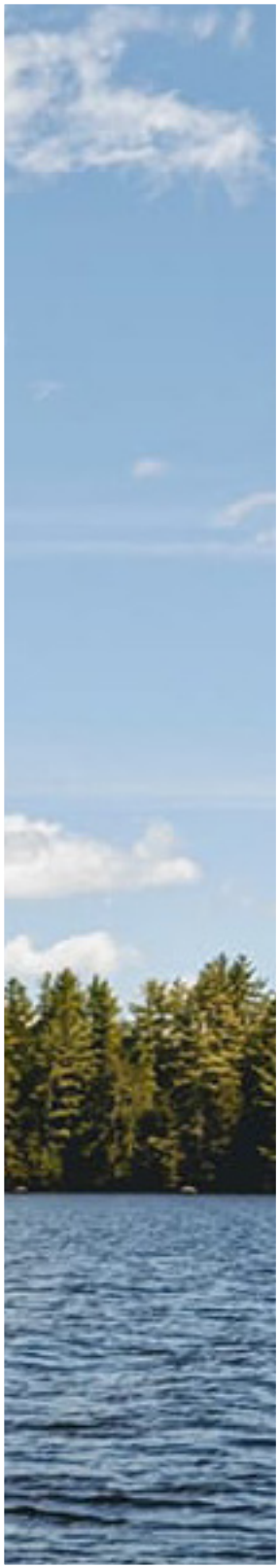
High Peaks
Public Adjusters

www.HighPeaksPublicAdjusters.com

21 Valley Road
Jay, NY 12941

Primary Phone: 518-302-1752



CALL BEFORE YOU FILE A CLAIM

When your home or business is struck by a sudden disaster you don't have to deal with your insurance company alone. **High Peaks Public Adjusters** can help.

When your insurance company learns that you will be filing a claim they will dispatch their own insurance adjuster who will attempt to leverage your policy to their company's advantage and may dispute your claim. That's their job. They don't work for you, they work for your insurance company and can help minimize policy holder claims like yours.

THE INSURANCE COMPANY HAS EXPERTS WORKING ON THEIR BEHALF. WHY SHOULDN'T YOU.

In a time of crises what you need is a New York State licensed professional insurance adjuster that works for you, the policy holder. Our professionals are known as 'public adjusters' because they work for members of the general public, not for big insurance companies.

High Peaks Public Adjusters will step in and manage the insurance claim process so that you get the maximum benefit to which you are entitled. Navigating the complexities of policy stipulations and communication requirements and protocols is time consuming and mistakes can cost you many thousands of dollars.

We will manage the entire claims process on your behalf, interpret every aspect of your policy and meet all of the requirements and deadlines for documenting your claim. As your claims advocate **High Peaks Public Adjusters** will also make sure your restoration is done correctly and that your settlement funds are not consumed with unnecessary expenses.

DON'T SETTLE FOR LESS FROM YOUR INSURANCE COMPANY

You purchased your insurance policy to protect yourself, your loved ones or your business. However, insurance company adjusters often interpret your policy in their favor and may refuse to pay all or part of your legitimate claim. **High Peaks Public Adjusters** will help you file your claim, assess your losses and negotiate your settlement in your favor. Our many years of experience in the claims process will help ensure you receive the full amount due under your policy.

WHAT YOU SHOULD KNOW

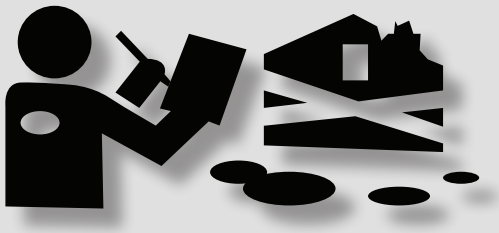
Retaining **High Peaks Public Adjusters** to manage your claim will expedite the claims process and give you the time you need to take care of your family or business after a loss. The adjusters at **High Peaks Public Adjusters** are fully licensed in the State of New York and are an accredited member of the New York Public Adjusters Association (NYPAA) who maintains a strong network of trusted contractors and reputable specialists in restoration of homes and businesses to get your life back to normal as soon as possible.

Our experience and empathy for each client will provide you and your family with the highest level of caring professionalism and attention to detail throughout your claims process. In addition to managing your claim **High Peaks Public Adjusters** has contacts with community resources that can help with emergency housing and other assistance during your rebuilding process.

HOW IT WORKS

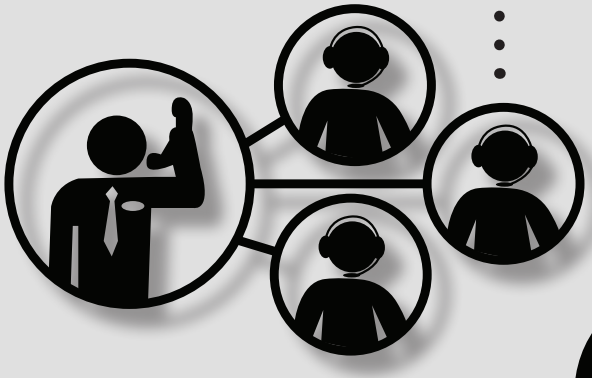
1. An event results in losses or damages to your home or business

2. High Peaks Public Adjusters is contacted and a claim is filed



3. Damages and losses are assessed and the property is secured from further damage

4. Your policy is reviewed to determine maximum benefits for your losses



5. Communication and negotiation with insurers is handled by High Peaks Public Adjusters

6. A favorable settlement offer is reached, only with your approval

FIRE DAMAGE

Fire is one of the most emotionally and financially devastating disasters that can happen to a home or business. From smoke damage to the complete incineration of your treasured memories and records the financial, psychological and emotional trauma can affect you for years to come. **High Peaks Public Adjusters** deeply understands and will represent your interests with your insurance company. We'll work hard to file your claim quickly to maximize your financial recovery so that you can have financial peace of mind as you rebuild and recover.

PIPE FREEZE

Here in the Adirondack region our cold winters can wreak havoc on your home or business. When standing water gets trapped in pipes and the temperature plummets below freezing, the frozen water expands and can burst a hole right through the pipe or break the pipe at its seam. Water can then cascade through the structure and multiple floors which can lead to structural, electrical and other problems. Your insurance policy may cover water damage and **High Peaks Public Adjusters** will get you the maximum amount possible to help you recover.

WIND AND WEATHER

Storms in the Adirondacks can happen at any time and in any season. Blizzards, torrential rains and powerful winds can cause extensive damage both inside and outside of your home or business. Property damage inflicted now can have lasting effects on the stability and structure of your property unless properly repaired. **High Peaks Public Adjusters** will provide you with a skilled adjuster that will negotiate your insurance claim with the future in mind and help ensure that the repairs performed are comprehensive and complete.

WATER DAMAGE

Water travels throughout a structure, often far from where a leak originates. Water damage can be hard to detect and may be unnoticed until it invades a visible area with fluid or mold. **High Peaks Public Adjusters** know what to look for when inspecting water damage and will work with other professionals to seek out the origin of the source and have quality repairs made by a licensed restoration company that uses the latest technology to find and repair the damage.

RESIDENTIAL AND COMMERCIAL

Hiring a public adjuster can help with your residential or commercial insurance claim. A state legislative study showed that public adjusters can garner claim settlements up to 747% higher from insurance companies as opposed to policy holders who represent themselves. Retaining **High Peaks Public Adjusters** for your insurance claim can result in much higher settlement amounts with higher quality repairs for your home or business.

WE WILL ...

- Review and interpret your policy to ascertain your maximum benefits
- Inventory your damaged or destroyed property
- Estimate the damage to your building and property
- Prepare your claim for loss of rental or business interruption
- Contact with reputable, licensed and professional restoration companies on your behalf
- Contact debris cleanup and emergency services for temporary repairs as applicable
- Contact temporary housing and file a loss of rental claim
- Assist in your securing of advances to finance your emergency needs
- Negotiate your claim with your insurance company

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