**Homeowners: the whole story in one page**

www.prospectorpublicadjusters.com/the-whole-story -for-homeowners

www.settledbyppa.com/the-whole-story-for-homeowners

**1. Headline**

**Prospector Public Adjusters**

**Here’s our story for homeowners – all in one page.**

**We are your watchdog with the insurance company.**

**Your ally working with the contractor.**

**Your guarantee that the damage to your home will be repaired on budget, on time, and with the quality you expect.**

**And we cost you nothing. Not a cent.**

**2. Jump links (these are links at the top of the text column that, when you click on them, jump down to their place in the text below)**

* **Prospector Public Adjusters: Your guarantee that repairs will be done right.**
* **We serve as your advocate in the tough, hard-nosed world of insurance claims.**
* **Here’s how it works.**
* **We are your oversight team. You deserve maximum quality and minimal problems. PPA guarantees it.**
* **We cost you nothing – ever -- and we don’t get paid until the job is done.**
* **How does Prospector Public Adjuster manage the quality of your repairs? It’s 10 steps. And you don’t even need to call the insurance company.**
* **Should contractors negotiate with the insurance company? They can’t – it’s the law.**
* **Need more?**

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**3. Text**

**Prospector Public Adjusters:**

**Your guarantee that repairs will be done right**

Let’s face it – if your home is damaged, negotiating with an insurance company is probably the last thing you want to do. Your insurer is required by law to return your home to its pre-loss condition. But does the law ensure that you will get top-quality work, from a qualified contractor, using the best materials, and with the work done on time?

No.

That’s why Prospector Public Adjusters exists. PPA serves as your advocate with the insurance company, so your claim will make you home whole again. We work with you, the insurance company, and your contractor to negotiate, to manage, and to control the job so you receive high-quality work, completed on time, and for the price you expect.

And our works costs you nothing. **No fee. No recovery. Ever**.

**We serve as your advocate in the tough, hard-nosed world of insurance claims**

It is the job of your insurance company to pay your claim, but every insurer settles claims by paying as little as they possibly can. If a settlement amount is too small, this means that your contractor may have to repair your home using lower-quality materials and rushing through sub-par work.

**Some studies show that more than 90 percent of claims filed by homeowners without the assistance of a public adjuster will be underpaid. And those underpayments could be 40 percent or more below what they should be.** Prospector Public Adjusters protects your interests by serving as your advocate with insurance companies to guarantee that the insurer pays every cent your claim should receive.  And, PPA works closely with your contractor as your watchdog to make sure the work is done the way you want it.

Our success negotiating with insurance companies typically produces a **33-42 percent higher settlement** – cash that allows your contractor to do a high quality job using the materials and time they need.

**Here’s how it works**

After your home has suffered damage, Prospector Public Adjusters steps in. We work directly with you and your contractor, even before you call the insurance company.

We conduct an independent assessment of the damage, employing our own unique management and cost-controls – analysis tools created by us and used by no one else -- to identify every cost.

When the insurance company has assessed the damage, we analyzing every line of the insurance company estimate to reveal all of the hidden ways the insurer has undervalued your claim.

Then we do the tough work of negotiating with the insurance company to hammer out a settlement.

We have a **100 percent success rate** in creating settlements with insurance companies that guarantee more money for your repairs.

**We are your oversight team. You deserve maximum quality and minimal problems. PPA guarantees it.**

Prospector Public Adjusters adds much more to the repair process beyond negotiating with your insurer.

We are specialists originally trained as contractors, so we understand the issues involved with repairing damage caused by hail, wind, tornados, and broken pipes. With PPA working for you, repairs begins on your home only when a fair settlement is negotiated with the insurance company and the contractor is thoroughly prepared using material we create: cost estimates, labor-work requests, itemized costs, and material lists we create. No other public adjuster does this.

Then we oversee the project so the work meets the quality standards you have the right to expect. Before the contractor is paid, we verify that the work is completed and meets the standard you have the right to expect.

And we’re also on the lookout for unfair claim practices by your insurance company. If you’re insurer doesn’t follow the rules, we alert the state agencies who regulate their work..

**We cost you nothing – ever -- and we don’t get paid until the job is done.**

Our cost to you is zero -- our fee is a percentage of the settlement that comes from the insurance company. We aren’t paid until the check has arrived from the insurance company, and you have signed off on the plan for the repairs.

**How does Prospector Public Adjuster manage the quality of your repairs?**

**It’s 10 steps. And you don’t even need to call the insurance company.**

1. We meet with you and get copies of your insurance documents. We take it from there.
2. We conduct our own detailed inspection of the damage and thoroughly document all the damage we discover.
3. We then produce our own estimate of costs to return your property to its pre-loss condition.
4. We contact your insurance company on your behalf and file the official notice of loss.
5. Then we meet with you, the adjuster, and your contractor to review the damage we’ve discovered.
6. We examine the insurance company estimate line by line, comparing it to our own estimate, looking for the how the insurer has undervalued your claim.
7. We negotiate on your behalf with the insurance company to determine the exact settlement amount.
8. When the settlement check arrives; we meet with you and the contractor to disperse the funds.
9. After the settlement, we work closely with the contractor, providing all of the back-office cost management material and schedules they need to complete your work.
10. If needed, we will file the supplemental requests for unforeseen work.

That’s it. Simple.

**Should contractors negotiate with the insurance company?**

**They can’t – it’s the law.**

In Missouri, state law SB 101 says that contractors cannot negotiate with insurance companies on behalf of a homeowner. This benefits you, because your contractor doesn’t get caught in the middle of negotiating a settlement – that’s PPA’s job.

And as a public adjuster, we’re licensed by the Missouri Department of Insurance – independent adjusters are not.

**Need more?**

If you would like more information about the role of a public adjuster in your repair, or case studies and testimonials that describe how PPA has added value to a project, call us at <<NUMBER>>.. In 10 minutes, we can review what you need to make your home whole again.

1-800-xxx-xxxx

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