

# What Is An Appraisal?

An Appraisal is an alternative dispute resolution method used to address and resolve a disagreement regarding the amount of the covered loss for a property claim.

## Advantages



### SAVES MONEY

Our flat-rate fee is significantly less than a contingency-based fee charged by a public adjuster or attorney.



### FASTER RESOLUTION

Resolution can happen in a short 3-6 months rather than the much longer time a case slowly winds its way through the courts.



### RETAINS RIGHTS

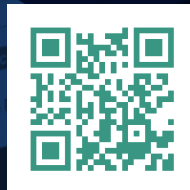
The Appraisal follows a standard policy provision. This means that should litigation happen; you have followed the correct steps and retain your rights.

## Contact Us

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# Insurance Claim Appraisal

Disputes Happen. Options Exist. We Can Help.



Experience Matters.  
Communication  
Matters. People Matter.

## About Us

With a combined eight and a half decades of residential and commercial insurance claim and structure restoration experience, My Claim Appraisal's founders – Dan Lewis, Steve Dodson, and Kevin Wood – made commitment, honesty, knowledge, respect, and accountability the company's core values. We bring those values and experience to every insurance claim dispute we work to resolve.

### The Mission We Pursue

Our mission is to assist our clients by representing their interests during the appraisal process toward a fair outcome. Through resolute negotiation and expert guidance, we strive to secure optimal outcomes, providing clarity, confidence, and peace of mind amidst challenging circumstances.

# How Does It Work?

## 01 Appraisal Demand

If the policy holder and the insurance carrier fail to agree on the amount of the property loss, either party may demand an appraisal in writing. That demand shall include an estimate of the amount of the covered loss, a description of each damaged item, a report of the damage's extent, and the estimated amount to repair or replace each item.

## 02 Appraiser Selection

During the Appraisal Process, each party will choose their own competent appraiser within 20 days of receiving a written demand from the other.

## 03 Appraisal Agreement

The appraisers will separately estimate the amount of loss. If the appraisers agree on the new amount, they will submit a written report of an agreement to damages, and that amount becomes the settled amount of loss.

## 04 Umpire Adjudication

If they fail to agree, the two appraisers will choose a competent and impartial Umpire to adjudicate. If they cannot agree upon an umpire within 15 days, either party may request a judge of a court of record located in the county described in the "Location of Residence Premises" of the policy Declarations to choose an Umpire.

## 05 Panel Formation

Upon Umpire selection, the appraisers and the Umpire form an Appraisal Panel. The two appraisers will submit their different estimates to the Umpire.

## 06 Umpire Decision

A decision on the amount of the loss by the Umpire agreed to by one of the other two panel members will set the amount of loss.

## 07 Inspection Access

Both parties to the dispute, the appraisers and the umpire, shall be given reasonable and timely access to inspect the damaged property, in accordance with the terms of the policy.

## 08 Written Award

The appraisal award will be in writing and shall include the following:

- A detailed list, including the amount to repair or replace, of each specific item included in the award from the appraisal findings.
- The agreed amount of each item, its replacement cost value and corresponding actual cash value.
- A statement declaring, "This award is made subject to the terms and conditions of the policy."

## 09 Cost Responsibilities

Each party is responsible for the following:

- Pay its own appraiser, including their costs associated with producing the estimate described in the above.
- Bear the fees and expenses of the appraisal (excluding appraisers) and umpire equally.

## 10 Appraisal Rejection

If the insurance company is the party demanding the appraisal and then rejects the appraisal results, the policy holder is not required to submit to, or participate in, another appraisal as a precondition to acting against the insurance company for failure to pay the loss.

## What Do We Need From You to Get Started?

- ✓ Copy of the insurance company estimate.
- ✓ Copy of the contractor estimate.
- ✓ Copy of any photos of damage taken by you or your contractor showing the damage.
- ✓ Copy of any correspondence / letters received from your insurance company related to your claim.
- ✓ Information of any past claims you have had related to your current property.