INSURANCE ADVOCACY FOR HOUSES OF WORSHIP
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KNOW THE DIFFERENCE:

What is a Public Adjuster? What is an Independent Adjuster? What is an Appraiser and Umpire? Why does it matter?
THIS IS WHEN
Houses of Worship Should Seek Help
1. IDENTIFY
   Potential Claims

2. ADVOCATE
   For Houses of Worship

3. MAXIMIZE
   Insurance Claim Settlement
WIND DAMAGE TO ROOF

IDENTIFY COMMON DAMAGES
IDENTIFY | COMMON DAMAGES

WATER DAMAGE TO THE INTERIOR
IDENTIFY | COMMON DAMAGES

PIPE BREAK/ FREEZE
IDENTIFY | COMMON DAMAGES

FIRE
IDENTIFY | COMMON DAMAGES

TREE FALL
FLOOD
Construction & Negligence of Neighboring Property Owners
Catastrophic Events: Hurricanes, Tornados, And Wildfires
IDENTIFY | TAKE ACTION

SO THAT An Adjuster/Law Firm Can Assist
Freundlich & Littman can schedule an in-person free inspection
Time Is Your Enemy with Insurance Claims

Statue of Limitations
AGENDA

1 IDENTIFY
   Potential Claims

2 ADVOCATE
   For Houses of Worship

3 MAXIMIZE
   Insurance Claim Settlement
THINGS TO KNOW ABOUT
INSURANCE COMPANY
ADJUSTERS

- Work for the Insurance Company, not the insured.
- Lack experience to accurately evaluate damages.
- It is the insured's responsibility to identify damages, not his.

Remember: Insurance companies naturally try to limit payouts.
THINGS TO KNOW ABOUT
VOLUNTEERS & STAFF AT HOUSES OF WORSHIP

- Are not insurance experts
- Have complete trust in the Insurance Company
- Do not know what repairs cost
Entering the state of DENIAL
PROVEN SUCCESSFUL PARTNERSHIP
AGENDA

1 IDENTIFY
   Potential Claims

2 ADVOCATE
   For Houses of Worship

3 MAXIMIZE
   Insurance Claim Settlement
CLAIMS PROCESS

1. INSPECT
2. ANALYZE
3. REPORT & MITIGATE
4. QUANTIFY w/ EXPERTS
5. MEET INSURANCE ADJUSTER
6. NEGOTIATE & SETTLE
7. LITIGATE OR APPRAISE
CASE STUDY

DENIED
ORIGINAL ESTIMATE

$41K

368%

2ND ESTIMATE

$192K
FINAL SETTLEMENT

$268K

554%
RESULTED IN MAXIMUM RECOVERY

- $268K
- Was able to make necessary repairs
- Ensured a safe and secure structure
- Protected programs already in place
- Allowed the Sacred Place to thrive and continue to service the community
# Examples of F&L’s Expertise Value Add

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<th>Example One</th>
<th>Without FL</th>
<th>With FL</th>
<th>More</th>
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<td>$21.7K</td>
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<td>$33.8K</td>
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<td>$1.7M</td>
<td>$3.3M</td>
<td>$1.6M</td>
<td>51%</td>
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IF YOU SEE ANY DAMAGE CALL A PROFESSIONAL AND MAKE SURE to have the property inspected
Austin Freundlich, Esq.
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and Certified Umpire

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