

ACP STORM REPAIR LLC ver 10-2018

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“The Storm Eraser” since 1996”

Now you can hire your own claim adjuster!

Did you know you can hire your own claim adjuster to help you insurance companies adjuster?

ACP would like you to enter into claim appraisal- this is a explanation of that process and does not change any of the provisions of any contract with ACP

Claim appraisal is the process your insurance policy requires we use to solve differences in agreed price on your claim.

This problem has been created because your insurance underpaid the claim, ACP has the same prices and same computer estimator as your insurance.

ACP is so sure your insurance company owes more money, ACP will loan you the money to find out! It is a loan to you because ACP is not allowed to pay the appraiser so he is independent, AND your policy states you the insured must hire the appraiser. This is likely stated in your insurance policy.

Claim appraisal means you the insured hire a independent 3rd party, a “CLAIM APPRAISER” that you the insured choose to evaluate your claim and the work performed to create the correct valuation or price

You may find and select your own state licensed insurance appraiser, it is you the insured's choice whom to use.

**Please hand this to your appraiser and make sure they agree with the following:
ACP the contractor will loan you the homeowner insured for the appraisal process if:**

ACP will loan as incurred the appraisal costs to homeowner insureds for claim appraisal IF:

- 1) **We need the appraisers valuation up front.** At a time the appraiser can remain impartial and fair, generally in the first 20 days while we wait for insurance response, to appraisal demand, and prior to the appraisers first bill to you of less than 250.00, your appraiser will create a valuation(**claim price**), appraisers estimate (claim price) item by item or agree to the ACP price. Basically this limits ACP out of pocket to 250.00 before we know your appraiser understands xactimate. The appraiser can use the ACP estimate or create their own.
This can be as easy as crossing items of ACP billing and noting why item should not be owed then scan and email to insured and Cc ACP OR as precise as the appraiser wishes.
It is agreed ACP and the insureds appraiser will email documentation surrounding any negated items until ACP accepts or agrees so ACP can accept appraisers price and ACP will loan monies for your appraiser
- 2) The maximum out of pocket cost of appraisal as stated in the contract you sign with your appraiser without finishing appraisal/obtaining award is \$1000.00, have the appraiser write this in his contract. Yes, some appraisers have hourly fees but they can give a professional discount in

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the event appraisal is not completed or ineffective or appraiser develops a conflict ie: chooses to go out of state for another storm, time shortage etc.

- 3) When contracted appraisers are very hard to remove from your claim, you and ACP should hold a letter of recusal on file so ACP and or you can terminate your appraiser if needed.

If the appraisal process award payment is higher than the ACP contract price the extra will be used to cover time spent by ACP to support the appraisal process/answer questions and to pay the claim appraiser, this loan and interest you owe that has accrued on the amount owed and the contract incurred cost. If any funds remain after all incurred costs are paid, we the insured and ACP agree to refund the insurance company the remainder.

**The insured will retain no money or windfall for this appraisal process, we agree that this appraisal process is just the normal procedure of an insurance claim to obtain fair payment.

To be clear your appraiser will send you the insured a bill that you email to ACP and ACP will cut you a check to loan you funds for that cost. You the insureds will hire/ pay your appraiser. Some appraiser bill during and some after, both are fine.

The idea and intent of this appraisal process that results in fair payment on the claim, **no cost to the insured.**

Thank You, ACP Storm Repair



Agreed to by CEO Alan Podvin Jr