// NYC PROPERTY OWNER'S FIELD GUIDE

The Claim Survival Guide

What to do — and what not to say — in the first days after fire, water, or storm damage to your New York property.

INSIDE THIS GUIDE

FREE · NO OBLIGATION

NYC Public Adjusting

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// WHY THIS GUIDE

The insurance company has a team. You should too.

When you file a property claim, the insurance company puts trained adjusters, estimators, and sometimes engineers and attorneys to work — and their job is to settle for as little as the policy allows. Most property owners face all of that alone, for the first time, on the worst week of their year. This guide walks through the moves that protect your claim in the days that matter most.

> **ONE LINE TO REMEMBER**
> Document everything **before** you clean up or repair. Damaged property is the evidence of your loss — once it's gone, it's gone.

STEP ONE

The first 48 hours

Work top to bottom. Safety first, then stop the loss from spreading, then document before you touch anything. The claim log at the back of this guide gives you one place to record every call and receipt.

- [ ] Make sure everyone is safe. If there is any active danger — fire, gas, structural — call 911 first.
- [ ] Stop the damage from getting worse **if it is safe**: shut off the water, cover a broken window, tarp a roof.
- [ ] Photograph and video **everything** before cleanup — every room, every damaged item, wide shots and close-ups.
- [ ] Do not throw anything away yet. Set damaged items aside; they are proof of your loss.
- [ ] Make only temporary, reasonable repairs to prevent further damage — and keep every receipt.
- [ ] Save receipts for all loss-related costs: hotel, meals out, supplies, emergency repairs.
- [ ] Report the loss to your insurer promptly. Write down the date, time, and who you spoke with.

- [ ] Write down what happened while it is fresh — cause, time, and what was affected.

STEP TWO

What not to say to the insurance company

Be honest — always. But early statements get recorded and reused, often before you can see the full extent of the damage. Careful beats casual.

- [ ] Don't guess about cause or value. “I don't know yet” is a complete, correct answer.
- [ ] Don't say “I'm fine” or “it's not that bad.” Smoke, water, and structural damage are often hidden at first.
- [ ] Don't accept the first number as final, and don't sign a release or “final payment” before the full loss is known.
- [ ] Don't admit fault or volunteer that you skipped maintenance.
- [ ] Don't give a recorded statement until you understand what your policy actually covers.
- [ ] Don't treat the insurer's repair estimate as the ceiling on what you're owed.

> **WHY IT MATTERS**
> An adjuster's first offer reflects what the carrier hopes to pay, not necessarily what your policy owes. Anything you say early can be used to anchor that number low.

STEP THREE

Know your deadlines — the clock is running

Property policies bury hard deadlines in the “Duties After Loss” and “Conditions” sections — open your policy and find them. Miss one and the carrier gets a reason to deny, no matter how valid your claim. These are common in New York, but **your policy controls**.

- [ ] **Prompt notice.** Most policies require you to report the loss “promptly” or “as soon as practicable.” Sooner is safer.
- [ ] **Proof of loss.** Many policies require a signed, sworn proof of loss within a set window — often 60 days after the insurer requests it.

- [ ] **Suit limitation.** Standard New York fire policies generally require any lawsuit be filed within two years of the loss. Check yours.
- [ ] **Duty to mitigate.** You must take reasonable steps to prevent further damage, or the added loss may not be covered.

AVOID THESE

5 mistakes that get claims denied or underpaid

1. **Waiting too long to report.** Late notice is one of the most common reasons carriers deny — don't sit on it.
2. **Cleaning up before documenting.** Repairs and disposal erase the proof of what you lost. Photograph first, always.
3. **Under-documenting the loss.** A short list of “obvious” damage misses hidden, structural, and code-required costs you're owed.
4. **Accepting the first offer.** Initial offers are routinely below the full amount the policy owes. It's a starting point, not the verdict.
5. **Going it alone against a team.** The carrier's people negotiate claims every day. Most owners do it once, under stress, with everything on the line.

Want the deeper version? Read **10 tactics that quietly lower your payout — and how to counter each one** at nycpublicadjusting.net/guide-adjuster-tactics.

What your policy may owe — damage type by damage type

Most underpaid claims aren't underpaid because the carrier refused — they're underpaid because whole categories of covered loss never made it into the claim. Coverage varies by policy, but these are the pieces owners most often miss:

1. **Fire & smoke.** Beyond the burn: smoke, soot, and odor remediation; water and chemical damage from firefighting; contents; loss of use / additional living expense; code-required upgrades where covered.

2. **Water & leaks.** Trace-and-access (opening walls and floors to find the leak), drying, hidden moisture inside walls, damaged contents, resulting mold where covered, and living expenses if you're displaced.

3. **Burst & frozen pipes.** Sudden-and-accidental water damage, migration to lower floors and rooms, damaged finishes, and — in co-ops and condos — sorting what your policy covers versus the building's.

4. **Roof, wind & storm.** Full roof repair versus a patch, matching of siding and shingles, interior water damage through storm openings, emergency tarping, and access costs like scaffolding.

5. **Mold.** Mold that results from a covered water loss is often covered — with limits. Remediation protocols, testing, and tying the mold to its covered cause all matter.

6. **Vandalism & theft.** Building damage from the break-in itself, stolen and damaged contents, glass, and locks — documented with a police report.

7. **Commercial property.** Building versus tenant improvements, inventory and equipment, loss of rents for landlords, and ordinance-or-law exposure on older buildings.

8. **Business interruption.** Lost net income while you can't operate, continuing expenses like rent and payroll, and extra expense to keep the doors open.

> **HOW WE KNOW WHERE CLAIMS GET SHORTED**
> Before founding NYC Public Adjusting, our adjuster spent years handling property claims from inside the carrier's process. We know how insurers inspect a loss, set reserves, and decide what to pay — and now that knowledge works for you.

NOT OUR CLAIMS — THE RECORD'S

What independent sources show

The public record, not a sales pitch — three facts worth knowing before you settle:

1. **Represented claims settle higher.** A Florida state government study of non-catastrophe property claims found typical payments of $9,379 for policyholders represented by a public adjuster versus $1,391 without. (OPPAGA Report 10-06, 2010; gross settlements before adjuster fees; Florida data.)

2. **Initial payments are often not final.** After Superstorm Sandy, litigation in New York federal court revealed altered engineering reports, and FEMA reopened flood claims for review. The Sandy Claims Review paid more than $258 million in additional money to over 15,000 policyholders, primarily in New York and New Jersey.

3. **New York regulates this profession.** Public adjusters in New York are licensed by the Department of Financial Services, and you can cancel a public adjuster's compensation agreement without penalty until midnight of the third business day after signing. Verify any adjuster's license on the DFS portal — including ours.

STEP FIVE

When to call a public adjuster

A public adjuster works for **you** — the policyholder — not the insurance company. We inspect the damage, read the policy, document and value the full loss, build the claim, and negotiate the settlement. Consider calling one when:

- [ ] Your claim was **denied, delayed, or underpaid**.
- [ ] The damage is significant or complex — fire, major water, structural, or lost rental income.
- [ ] Your estimate and the insurer's adjuster are far apart on scope or value.
- [ ] You don't have the time or stomach to manage estimates, paperwork, and the back-and-forth.
- [ ] You simply want someone on your side of the table who does this for a living.

IF YOU CALL US

How it works — four steps

1 **Free claim review.** Call, text, or send the form. We review your policy and your damage at no cost and tell you straight whether we can add value.

2 **We document the loss.** Inspection, photos, inventory — a claim built the way carriers actually evaluate them.

3 **We file and negotiate.** We handle the carrier, its adjuster, and every deadline. You approve decisions; we do the fighting.

4 **You recover.** Settlement paid under your policy. Our fee is a percentage of the recovery — capped at 12.5% in New York; in New Jersey it must be reasonable for the work, with the maximum written into your contract. No recovery, no fee.

// FREE CLAIM REVIEW

Had a loss? Let's talk today.

We'll review your damage and your policy and tell you honestly whether you need us — at no cost and no obligation. If we take your claim, you'll have a licensed adjuster fighting for the full amount you're owed.

Call or text	**(917) 809-6305**
Email	claims@nycpublicadjusting.net
Free review	nycpublicadjusting.net/claimreview
Fax	(646) 494-9512
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Serving all five boroughs, Long Island (Nassau & Suffolk County west of the William Floyd Parkway), and Hudson, Bergen, Essex & Union County, NJ.

This guide is general information for New York property owners. It is not legal advice and not a guarantee of any outcome. Policy terms, coverages, and deadlines vary — read your own policy and consult a licensed professional about your specific claim.

KEEP THIS WITH YOUR POLICY

Your claim log

Print this page. Every call, every email, every receipt goes here — it's the record that protects your claim when dates and promises get disputed.

INSURANCE COMPANY

POLICY NUMBER

CLAIM NUMBER

DATE OF LOSS

CARRIER'S ADJUSTER — NAME

ADJUSTER PHONE / EMAIL

DATE REPORTED

PROOF OF LOSS DUE

CONTACT LOG — CALLS, EMAILS, VISITS

DATE	WHO (NAME & ROLE)	CALL / EMAIL	WHAT WAS SAID · NEXT STEP

EXPENSES — KEEP EVERY RECEIPT (HOTEL, MEALS, REPAIRS, SUPPLIES)

DATE	WHAT IT WAS FOR	AMOUNT	RECEIPT