// A GUIDE FOR RESTORATION & REPAIR CONTRACTORS

Partner With Us — No Fee, No Catch

How a public adjuster on the claim can mean a bigger, better-defined job for you — at zero cost to you or your client.

ON THE JOB · WHAT WE PURSUE ON YOUR CLIENT'S CLAIM

- Full, documented scope of the loss ✓
- Hidden-damage supplements after tear-out ✓
- Code upgrades (ordinance & law) ✓
- Recoverable depreciation released ✓

COST TO YOU **$0**

No fee, no referral payment, no obligation — for you or your client.

NYC Public Adjusting

Licensed NY & NJ Public Adjusters · NY DFS #PA-1983050 · NJ DOBI #3004412133

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// THE SHORT VERSION

You don't have to chase every new job.

When a client already has damage that could be an insurance claim — a fire, a leak, a storm loss — a licensed public adjuster on that claim usually means a fuller, more accurate scope of covered repairs. That's not a promise of a specific outcome; it's how the process works when someone documents the loss properly instead of eyeballing it.

A fuller scope means a bigger, better-defined job for you — paid by the insurance carrier, not by you or your client. We don't take a fee from you, and we don't pay for referrals either. This is simply what we do, and it's free for both of you.

WHAT A QUICK WALKTHROUGH SEES

A kitchen fire looks like a kitchen job — repaint the adjacent walls, replace a few cabinets.

WHAT A DOCUMENTED CLAIM CAN COVER

Smoke and heat travel through a home's HVAC and framing further than a walkthrough shows. Properly documented and adjusted, that same fire can mean a **fully covered structure** — not just the room where it started.

CLEAR LANES

You build it. We handle the claim.

A public adjuster is a state-licensed professional who represents the policyholder — never the insurance company. In New York and New Jersey, negotiating a claim on an owner's behalf — advocating on coverage and settlement — requires that license. Contractors who try to "handle the claim" for a customer take on risk and unpaid hours. Bringing us in keeps everyone in their lane, and keeps the job moving.

YOU	US	THE OWNER
• Scope and price the repair • Handle mitigation and the build • Share your estimate and photos	• Read the policy for every coverage that applies • Document the full loss and file the claim • Pursue supplements and negotiate the settlement	• Chooses who does the work — always • Decides whether to hire us • Pays us nothing unless we recover

WHERE JOBS STALL

The claim problems that hold up your work

Our adjuster spent years handling property claims from the carrier side in New York and New Jersey. Here's where a job gets stuck when nobody is working the claim — and what we do about each one.

1 Estimate under your bid
The carrier's number comes from a quick inspection and pricing software. We document the full loss so the covered scope reflects the real repair.

2 Supplements that go nowhere
Hidden damage turns up after tear-out. We document it and push the supplement, so added work gets claimed instead of absorbed.

3 Code upgrades left out
Opening walls and roofs in older buildings can trigger code requirements. Ordinance-and-law coverage has to be claimed deliberately.

4 "Wear and tear" denials
When the carrier blames age or long-term leakage, the job stops cold. When the facts support a covered loss, we challenge the cause.

5 Depreciation held back
Many policies hold back recoverable depreciation until repairs are done — often the money behind your final invoice. We make sure it's claimed.

6 Owners who go quiet
Overwhelmed owners miss carrier requests and deadlines, and the job stalls. We run the claim side so the timeline keeps moving.

HOW IT WORKS

Four steps, no paperwork on your end

1. **Spot it.** Damage on a job you're already on — fire, water, storm, a leak behind the wall — might be an insurance claim.
2. **Make the intro.** With the owner's OK, text us their name and number — or just hand them ours. No script, no sales pitch.
3. **We handle the claim.** Free review. If it's worth pursuing, we document, file, and negotiate — at no cost to the owner unless we recover.
4. **You get a fuller-scope job.** If the claim supports more covered work than the first walkthrough assumed, that's a bigger, cleaner job — paid by the settlement, not squeezed from your bid.

WHEN TO CALL US

Save our number for jobs like these

Call or text (917) 809-6305 when you run into any of these on a job:

- [ ] A fire or smoke loss — of any size
- [ ] Water that's reached more than one room or floor
- [ ] A carrier estimate that came in well below your bid
- [ ] Hidden damage after tear-out that needs a supplement
- [ ] A denial, or "wear and tear" cited on a storm or leak
- [ ] A commercial or multi-unit loss

TO BE CLEAR

We do not pay contractors for referrals, and we don't expect anything in return for sending business your way either. This is a straightforward, free relationship: we both do our own job better when a claim is documented right. Public adjusters in New York are restricted from paying referral compensation to unlicensed parties — so if anyone ever offers you something different, that's not us.

SERVICE AREA

Where we work

New York: all five boroughs, Nassau County, and Suffolk County west of the William Floyd Parkway. **New Jersey:** Hudson, Bergen, Essex, and Union counties. Residential and commercial — homeowners, landlords, co-ops, condos, and businesses.

QUESTIONS CONTRACTORS ASK

The short answers

Will you bring in your own contractor and take my job?

No. The property owner always chooses who does the repairs. If they've already chosen you, we work alongside you — our job is the claim, not the build.

What does it cost my customer?

Nothing upfront. We work on contingency — a percentage of what we recover, and nothing at all if we don't recover. In New York, public adjuster fees are capped at 12.5% of the recovery and regulated by the Department of Financial Services. In New Jersey the fee must be reasonable for the work, with the maximum written into the contract.

The claim is already open — or already paid. Is it too late?

Often not. We can step into an open claim, pursue a supplement when hidden damage turns up, or review a low offer. Reopening a closed claim depends on the policy and timing.

MAKE THE INTRO

Send us a client — or just save our number

With the owner's OK, text us their name and number, plus the address and a photo or two if you have them. We'll take it from there, usually the same day — and with the owner's permission, we'll keep you in the loop on scope.

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General information for contractors, not legal advice. Coverage depends on each policy's terms and the facts of the loss, and no specific outcome is promised. Public adjusters in New York are licensed and regulated by the Department of Financial Services; in New Jersey, by the Department of Banking and Insurance.