

# WORLDWIDE DISASTER RESPONSE



The Policyholder's Advocate

800.515.5450



#### THE PRIDE ADVANTAGE

Pride Public Adjusters is comprised of the most experienced and certified public adjusting professionals in the industry. We are committed to producing the best possible results in every insurance recovery claim we handle.

Our ongoing education and training keep the Pride team ready to respond immediately at ground zero with workable solutions for all property owners. We have the most capable group of adjusters and support personnel. Furthermore, with our steady growth and financial stability, we have the resources to take on large commercial claims that exceed \$100m+. The majority of the Pride team, each has more than 20 years of expertise in the property claims industry. This hands-on experience is highly beneficial in meeting the unique circumstances of each client.

Unlike other licensed public adjusting companies, we support our professional team with an excellent in-house networking system. This allows us to immediately and consistently support and communicate with each other during the settlement of a claim. This specialized system allows us to network with other knowledgeable people within the group, as well as with outside experts such as attorneys, engineers, and building contractors who we have many long standing relationships with.

We employ a team of highly qualified inventory specialists. Our people are experts at measuring, scoping the extent of damage, and estimating a building's true loss. It is a unique art; as is establishing the repair or replacement value of contents.

"When my friend Bruce
Massman recommended Pride
Public Adjusters, I was a bit
skeptical, but after seeing
them increase our claim from
\$667,000 to \$1,800,000
Well that says it all."

RON RADER, SIOR THE KLABIN COMPANY

#### WHAT PRIDE OFFERS

- Risk management services from disaster preparedness, corporate response team training, policy reviews, and real time severe weather tracking and post-storm weather forensics.
- Creation of detailed property damage scope, and costs of recovery reports of what is required to repair, restore, or rebuild your property including any business interruption losses.
- Assistance in the preparation of inventories and itemizations of your damaged personal or business property, contents, and all related items.
- Preparation of your Time Element Losses, such as Business Interruption, Loss of Rents, Loss of Use, or Additional Living Expenses.
- Establishment of a professional line of communication with the insurance company adjuster to help ensure the timely filing of all required insurance forms and documentation.

- Personal presentation of estimates, inventories, and other valuations to the insurance adjuster. We will meet with them to adjust your claim fairly, equitably, and in accordance with legal requirements, thus maximizing your settlement.
- Experts such as structural engineers, architects, fine art appraisers, failure analysis and causation experts, certified industrial hygienists, certified water mitigation technicians, licensed general contractors, and any other professional needed to fully support and document your claim to help obtain maximum recovery.
- Negotiation to assist you in obtaining the best possible settlement, whether through consultations, appraisal, mediation or assisting the attorney of choice in litigation.

Finally, Pride Adjusters will continually keep you apprised of the ongoing settlement efforts throughout the entire process via email.



### "At least we have insurance."

How many times have policyholders said those words after suffering from a disaster that has damaged or destroyed their property? But then, how many times have policyholders found that their insurance carrier will only pay a fraction of the policy limits, make excuses for the delay, or even worse, refuse to pay anything at all? Money you believe is rightfully owed to you, the policyholder, so you can make your life whole again, is being withheld or denied by an insurance company, its adjuster, its experts, and its lawyers.

Property owners purchase property insurance, often required by mortgage companies or by law, and generally for peace of mind. Too often, policyholders find out too late that the trust they placed in their insurance company has been disregarded for the insurance company's profit. The desire to pacify stockholders by cutting costs and maximizing profits has only widened the divide between policyholders seeking what they are entitled to and insurance companies who are more concerned with their bottom line.

Pride Public Adjusters has dedicated over three decades to standing up against insurance companies, their paid experts, and their corporate lawyers.

Each and every one of our clients, large or small, commercial, residential, governmental, aviation or maritime - are provided the best representation possible in order to help obtain the maximum insurance recovery they deserve. We consistently work to achieve a prompt and maximum settlement for every one of our clients' insurance claims.

WE ARE AGGRESSIVE.
WE ARE DILIGENT.
WE ARE KNOWLEDGABLE.
WE HAVE A SEASONED TEAM OF LEADING EXPERTS WORKING ON YOUR SIDE.
WE WORK TO PROTECT YOUR INTERESTS.
WE ARE PRIDE PUBLIC ADJUSTERS.

Property Insurance Claims is a highly complex and involved area of practice. It takes a great deal of resources and knowledge to obtain a favorable outcome for a client. Pride Public Adjusters has the experience, skill, and ability to handle nearly any insurance claim from beginning to end.

Pride Public Adjusters, Inc. handles claims on a contingency fee basis. This means that fees are only paid after a recovery has been secured for the policyholder.

NO RECOVERY = NO FEE. 800.515.5450

The Insurance Company has a team of experts looking after its own interests. Shouldn't you have a team of seasoned experts looking after yours?



# An insurance policy is more than just words. It is a matter of trust. It is a promise to act in good faith, at a time when people need it most.

Every day, millions of Americans buy insurance thinking: "Should a disaster ever affect my family and me, should my business suffer a catastrophic loss, I trust you, my insurance company, to whom I pay a premium, to honor our agreement."

And every day thousands of insurance companies respond: "We need more information before we can process your claim." "We believe the amount owed to you is far less than expected." "We regret to inform you that your claim has been denied."

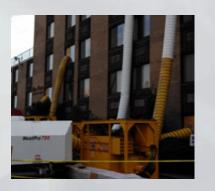
Unfortunately, more and more insurance companies appear to be dishonoring their agreements. The friendly neighborhood insurance representative appears to have been replaced by the form letter and claims processing center. The reason is simple - insurance is big business. Every year billions of premium dollars go toward insurance companies bottom line. Many of those contributing and trusting policyholders are denied justice.

Pride Public Adjusters regularly represents both individuals and business owners against the corporate giants of the insurance industry in claims involving storm damage, roof collapse, fires, sinkholes and any number of other natural and man-made calamities.

We not only work with corporate lawyers and risk managers at various points during a claim dispute, but we also work with our own in-house team of elite experts to maximize your insurance claim.











### Commercial Property Owners: Isn't it time to level the playing field? Isn't it time you got the insurance payment you deserve following a disaster?

Navigating the often nebulous claims process on your own can be a daunting responsibility.

Knowing what information is necessary to effectively present a claim is only half the battle.

Commercial Insurance Policies are particularly complex and contain valuable potential benefits that are sometimes overlooked. Damage to structures and contents and the effect on business income and expenses, if not investigated and presented appropriately at the time of a claim, can cause a business owner a significant lost opportunity by accepting a payment for an undervalued claim.

Similarly, property owners often do not realize the significance of knowing the details of their policies as well as their rights under the policy. Compensation for business interruption and continuing expense, preparing comprehensive costs analysis for damage to structure and contents including partial claim settlements are just some of the important issues owners attempting to present their own claims may not fully comprehend or maximize.

Pride Public Adjusters has a team of experts to assist in proving your entire loss. We understand the claim handling process and can help you find your way through all of the insurance company's "red tape". We deal with the insurers on a daily basis. We know them. That's an advantage you deserve on your side.

Pride Public Adjusters also provides risk management services to prepare you so that when disaster occurs, you can quickly respond and recover everything you are fully entitled to.

"There is no one better at maximizing your insurance claim than Pride Public Adjusters"

ROBERT COHEN, FOUR SEASONS HOTEL

"Choosing between public adjusting companies was easy for me. Comparing the abilities of Pride to another was like night and day. Pride Public Adjusters far surpasses the competition in every way."

ROBERT MASSEY,
CONTINENTAL PROPERTY MANAGEMENT



# Pride Adjusters serve globally, with offices throughout the United States, Canada, South America, and Europe.

### **WE COVER**

- FIRE DAMAGE
- SMOKE DAMAGE
- HURRICANE DAMAGE
- WIND AND HAIL DAMAGE
- EARTHQUAKE CLAIMS
- MOLD AND ASBESTOS
- LOSS BY COLLAPSE
- VANDALISM AND THEFT
- CROSS CONTAMINATION

- EQUIPMENT DAMAGE
- CRIME SCENE
- CROP DAMAGE
- AVIATION CLAIMS
- MARITIME CLAIMS
- LIABILITY CLAIMS
- TRANSPORTATION CLAIMS
- BUSINESS INTERRUPTION
- ALL INSURABLE LOSSES

So when you need the best public adjuster in the country with a proven track record, choose Pride Public Adjusters.

"On behalf of Dynasty Property Management and myself, I want to thank you and the entire team of experts at Pride Adjusters for all your team did to help us get our claim paid. Pride's ability to substantially increase the insurance company's initial offer of \$228,000 to \$782,750 was extremely impressive. Pride Adjusters is a true testament that you can still find true value and companies that deliver what they promise. Your team consistently executes innovative strategies that have us saying 'Wow! Look at those insurance claims recovery results!""

ANDY KAUFMAN, Dynasty property management

(800) 515 - 5450 | RESPONSE@PRIDEADJUSTERS.COM | WWW.PRIDEADJUSTERS.COM





## We are retained exclusively by you, **Not an insurance company.**

Pride Public Adjusters, Inc. advocates for you to help obtain the best possible settlement for any type of insurance claim.

Call us at 800.515.5450 to find out more.

















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Trying to handle an insurance claim on your own, is like going to court without an attorney.

