



Disagree with your insurance claim settlement offer? Need help understanding your insurance policy? Let a private adjuster handle your insurance claim in its entirety.

In certain cases Public Adjusters can get you 2-5 times more on your settlement. We work for you, the insured, not the insurance company. Receive the maximum settlement with minimum effort on your behalf.

Contact us today.

DTLGLOBAL, LLC
PUBLIC INSURANCE ADJUSTING SOLUTIONS

Residential • Commercial



What is a Public Adjuster?

Public adjusters are the only category of insurance adjuster who work exclusively for you, the policyholder.

The three types of "adjusters" are...

- A **company adjuster** (often referred to as simply the insurance adjuster") works for the insurance company.
- An **independent adjuster** also works for insurance companies, not for policyholders. They are simply an independent agent rather than an employee, so an independent adjuster could be working for multiple insurance companies.
- A **public adjuster** represents the only category of adjuster that works exclusively for policyholders and never for insurance companies. This means there's no inherent conflict of interest when it comes to advocating on your behalf to the insurance company.

Public adjusters will typically contact you after a disaster. It's important for you to know what to ask so you can distinguish established and trustworthy firms from all the others.

What disasters does DTL Global handle?

We can help you recover from any disasters covered under your property insurance policy and its endorsements.

Fire, Hurricane, Tornado, Flood, Hail, Earthquake and Collapse.

Each of these holds its own unique challenges when it comes to substantiating your claim. With years of experience, DTL Global has faced them all, successfully bringing hundreds of homeowners and business owners through every type of disaster. Contact us to tap into our expertise and ensure the best possible outcome for your claim.



**Salesman and Insured
sign contract.**

Salesman:

- Completes info sheet
- Contract and info sheet is faxed or delivered to DTL Global office

DTL Global Office:

- Creates and Inputs info sheet information for new client file
- Generates 'company on notice letter' to insurance adjuster
- Assign claim to a licensed public adjuster
- Mails a 'welcome' letter to the insured with request for any outstanding documentation from them
- Makes new file folder and reviews to ensure all pertinent info is received and then contract is put into safe and copy for file.

Adjuster/Estimator:

- Scopes the job
- Makes contact with insurance adjuster and sets up meeting at place of loss and request an advance payment if necessary.
- Work with the estimator to get the loss completed

DTL Global Office:

- When adjuster requests an advance, DTL Global office signs off any of the checks received. DTL Global office to issue invoice to the insured.

Adjuster/Estimator:

Once loss estimate is completed, adjuster discusses it with owner for their input and approval.

Adjuster presents estimate to insurance adjuster, resolves differences and either he or the insurance adjuster prepares proof of loss which is sent to the insured for signature and notarization.

Salesman:

When checks come in, Salesmen should deliver them to the insured in person if possible, with an invoice from DTL GLOBAL, LLC.

Adjuster/Estimator:

When project is rebuilt adjusters help the owner in providing proper documentation to recover the depreciation hold back. Invoices and contracts have to be provided from the insured stipulating that they have spent the money for the repairs, and if they spent the full amount of the claim they should receive the hold back.

Adjuster to advise DTL Global when last payment has been made to close file.

DTL Global Office:

- Once DTL Global has closed file and all monies are received file is updated as 'Closed File'.
- File is archived

Salesman:

Once claim is settled salesmen should ask for letter of reference.



Our Claims Process

The Road To Recovery...



What happens now?

We support you through the entire claim process to achieve the maximum insurance recovery.

As public adjusters, DTL Global will work for you, advocating on your behalf, never for insurance companies.

Our objective is to support you through the entire settlement process, with the goal of achieving your maximum insurance recovery as promptly as possible. Using a team approach, we will assemble the professionals best suited to accomplish this goal. Your claim will be assigned to an expert team who will be with you from beginning to end, personally assuring that all goes smoothly.

Every property insurance claim is unique. Our professionals can provide some or all of the following services:

- Conduct a comprehensive review of your policy
- Assist you in complying with your policy's requirements, such as mitigating further damage and being aware of time limitations
- Work with you to develop a proactive claim management strategy that maximizes your financial recovery
- Conduct a thorough evaluation of your loss, carefully researching, detailing and substantiating every aspect of your claim, including building damage, contents, and extra living expense claims
- Present and support an itemized claim package to your insurer
- Work as your advocate at all inspections and meetings with your insurance company
- Secure the best possible settlement in the shortest possible time frame
- Communicate with you every step of the way

Representing You And What Matters Most...

--- We're here to help you get back.....on track. ---





How can DTL Global help you?

After a loss, we maximize your insurance claim, which is the foundation for your successful financial recovery.

Many people don't realize that the insurance company doesn't automatically pay their insurance claim. Instead, it's your responsibility to prove your claim in order to get compensated for a loss. When a disaster occurs, the insurance company has adjusters, building engineers, claims managers and supervisors, all representing their interests. Who do you have representing yours?

As you are trying to rebuild your home and stabilize your life, there is little time for learning the ins and outs of insurance to make sure you're not settling for less than you're entitled to. **Our professionals can help by:**

- Evaluating your insurance policy to establish the best possible strategy for presenting your claim to the carrier
- Valuing, documenting and substantiating every detail
- Negotiating on your behalf with your insurance company
- Keeping you informed every step of the way
- Ultimately settling the claim for the maximum amount and with infinitely less hassle for you.

How is DTL Global compensated?

Service fees for public adjusters vary by state, but usually represents a small percentage of the settled claim.

Property insurance claims are complicated, and the learning curve is steep. Our service fee, usually based on a percentage of your claim, is minimal in relation to your claim settlement and is offset by the better settlement that our experts are likely to achieve—not to mention the time, hassle, and anxiety our professionals can save you.

Our growing references attest to the fact that we stick by our core principles, the first of which is to always look out for our clients' best interests.

Working Exclusively For You, The Policyholder...

DTL Global LLC is a public claims adjustment and independent insurance appraisal company. We specialize in claims recovery and mediation as well as insurance policy analysis for businesses and homeowners. We are an insurance adjusting firm offering services to policyholders, assisting in factual investigation, insurance coverage evaluation, and claims submission. As adjusters for the insured we seek full recovery of policy proceeds prior to litigation.

**Let us help you get the maximum settlement with
minimum effort on your behalf.**



DTL Global “To Do” list for the insured in the event of a loss.

	Put insurance company on notice of the claim
	Request a certified copy of your policy
	Write down your claim number & name of the adjuster
	Take photos of all discarded items
	Secure the property and board up windows & doors
	Winterize plumbing and fixtures if applicable
	Document all your expenses with receipts
	Secure furniture rental service
	Document all meals with receipts
	Contact Cable Company to discontinue service
	Have your phone company forward your calls
	Save all documentation of these expenses
	Document who you spoke to and time and date of notification
	Request an advance from your company to pay for your expenses
	Mitigate your loss. Use a professional mitigation company if possible
	Salvageable clothing should be secured and cleaned by professional restoration dry cleaners
	Secure temporary living accommodations such as a hotel or temporary housing
	Have your mail forwarded to new temporary accommodations
	Have Phone Company set up service in temporary housing
	Call Electric Company to set up account at temporary housing if needed
	Call Gas Company to set up account at temporary housing if needed
	Get copies of your deed and Notify Mortgage Company of your intent to fix the dwelling
	Keep a daily diary of all expenses you incur over and above your normal expenses

DTL Global “13 Steps To Recovery”.

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| 1 Policy reviewed and coverage's determined | 10 Submit the claim to the insurance company |
| 2 Insurance company contacted | 11 Discuss and negotiate with the carrier to effect a settlement |
| 3 Provide detailed documentation of the loss | 12 Finalize the settlement |
| 4 Dwelling damages inspected by experts | 13 Prepare all closing documents and secure payment |
| 5 Personal property damages determined and itemized | |
| 6 Determine additional living expense claim if applicable | |
| 7 Determine business interruption claim if applicable | |
| 8 Provide written detailed estimates of the claim | |
| 9 Review the claim with the client | |

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