



## WHAT TO EXPECT WHEN THE INSURANCE ADJUSTER VISITS

*By New Beginnings Construction – Charleston's Trusted Roofing & Remodeling Contractor*



### IN THIS ISSUE

What to Expect  
When the Insurance  
Adjuster Visits

## THE ADJUSTER'S ROLE

After you file a claim, your insurance company will typically send an adjuster to inspect your property. Their job is to review the reported damage and provide the insurance company with an assessment.

It's important to understand: the adjuster works for your insurance company. They are handling many claims under tight timelines, and it's possible that not everything gets captured during their inspection.

That's where preparation makes a difference. The more organized you are, the easier it is to make sure nothing is missed.

### How You Can Prepare

- Stay Organized – Keep a log of storm damage, dates, and any emergency repairs you've made.
- Take Photos & Videos – Document the damage clearly and thoroughly.
- Keep Receipts – Hold onto invoices for temporary fixes, materials, or related expenses.

- Point Out Issues – During the inspection, have your contractor walk the adjuster through areas of concern instead of assuming they'll see everything.

At New Beginnings Construction, we can also provide a professional inspection and photo documentation. That way, you have a contractor's perspective to compare with the adjuster's findings.

### Communicating With the Adjuster

When speaking with the adjuster:

- Stick to the facts — what happened and what you've observed.
- Avoid making guesses about coverage or assigning blame.
- Be polite, but make sure every area of damage is reviewed.



- If you're asked to sign anything, review it carefully, make sure the details are accurate, and understand what you are signing, before you do. If you don't know what you're signing, or don't feel comfortable signing something, then don't.

## Staying Organized Throughout the Process

- Maintain a calendar with claim-related activities, phone calls, and visits.
- Keep copies of all receipts, invoices, and correspondence.
- Save before-and-after photos of temporary or permanent repairs.
- Store everything digitally so it doesn't get lost.

## Our Role as Your Contractor

- We're not insurance adjusters or attorneys, but we can:
- Perform a detailed storm damage inspection.
- Provide repair estimates for your home.
- Supply photo evidence to support your claim process.
- Meet with the adjuster on-site to ensure damages are properly reviewed.
- Make sure that the scope of work from the carrier covers actually what it takes to restore your home to current building code and according to the manufacturer installation specifications.

Our job is to restore your home and help you have the documentation you need to move the process forward.

---

## Final Thoughts

An adjuster's visit can feel intimidating, but being prepared is the best way to protect your interests. With thorough documentation, organized records, and a trusted contractor by your side, you can feel confident that your home's damage is properly assessed.

At New Beginnings Construction, we combine construction expertise with homeowner advocacy. We can't speak for your insurance company, but we can stand with you through the restoration process — making sure your home gets the care and craftsmanship it deserves.

**WE DESIGN IT. WE BUILD IT. WE STAND BEHIND IT.**