FREE HOMEOWNER GUIDE

Who to Call After Property Damage

A plain-English guide to the professionals in a property insurance claim: who they work for, how they're paid, and when you actually need each one.

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Not sure who to call?

Call or text (216) 530-6382 · clevelandclaims.com · We'll tell you honestly, including if you don't need us.

General information only, not legal advice. Your policy's exact wording always controls. Cleveland Claims is a licensed public insurance adjuster, not a law firm.

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Why this guide exists

After a fire, a storm, or a burst pipe, the phone starts ringing. Your insurance company sends an adjuster. A roofer knocks on the door. A restoration company offers to start tonight. A friend says you need a lawyer. Somebody mentions a public adjuster.

Each of these people has a real role, but they work for different people, get paid in different ways, and are allowed to do different things. Hiring the wrong one first can cost you time and money. This guide lays it all out so you can make the call that fits your claim.

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START HERE

Quick Decision Tree: Who Do I Call?

Start at the top and answer each question. **Yes** points you to who to call. **No** takes you to the next question. Tap any answer to jump to that professional's full profile.



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CHAPTER 1

The Short Answer: Who to Call First

Find the line that sounds like your situation. The right column is who to call first.

If this sounds like you...	Call this professional first
Damage is happening right now (water, open roof, broken windows)	An emergency restoration or mitigation company to stop the damage, then report the claim to your insurance company.
You just had a loss and haven't filed yet	Report it to your insurance company promptly. If the loss is large or complicated, talk to a public adjuster before the first inspection.
You got an estimate and it seems low, but it's close	An independent estimate and policy review (our flat-fee Estimate & Claim Review). You keep control of the claim.
The claim is large, complex, or you don't have time to manage it	A public adjuster for full representation.
Your claim was denied, or the carrier says it's 'wear and tear'	A public adjuster to review the denial and the evidence. If the carrier may be acting in bad faith, an attorney.
You and the carrier agree it's covered but can't agree on the amount	Check your policy's appraisal clause. An appraiser, or a public adjuster who can guide you through appraisal.
The dispute is about the law, or it's heading to court	An attorney who handles insurance claims.
The claim is settled and it's time to rebuild	A qualified, insured, locally registered contractor.

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CHAPTER 2

At a Glance: How They Compare

Tap a name to read the full profile.

	Works for	How they're paid	Negotiates your claim for you?	Does repairs?
Insurance company's adjuster	The insurance company	The insurance company	No, evaluates it for the carrier	No
Public adjuster	You, the policyholder	Usually a % of the recovery; some offer flat-fee reviews	Yes (full representation)	No, not allowed to
Contractor / restoration company	You, for the repair work	For the repair work	No, not allowed to	Yes
Appraiser	The side that hires them	Each side pays its own	Only the amount of loss, in appraisal	No
Attorney	You	Varies: often a % of recovery or hourly	Yes, and can sue	No
Insurance agent	Usually the insurance company	Commission on the policy	No	No

The one thing to remember

Only two professionals can negotiate your claim on your behalf in Ohio: a **licensed public adjuster** and an **attorney**. Everyone else either works for the insurance company, works on the repairs, or plays a specific role like appraisal.

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CHAPTER 3 · PROFESSIONAL 1 OF 6

Your Insurance Company's Adjuster

Also called: staff adjuster, field adjuster, desk adjuster, independent adjuster (IA)

WORKS FOR	HOW THEY'RE PAID	LICENSE / CREDENTIAL
The insurance company, even when they're an outside "independent" adjuster hired for a storm.	By the insurance company, as an employee or a contracted adjusting firm.	Works under the insurance company's authority.

What they do

- ✓ Inspects the damage, often once and often quickly after a big storm.
- ✓ Decides what the carrier believes is covered and writes the carrier's estimate, usually in Xactimate.
- ✓ Asks for documents, photos, receipts and sometimes a recorded statement or proof of loss.
- ✓ Issues or recommends the payment.

What they don't do

- × Represent you or advise you on how to get more from your own policy.
- × Point out coverage you haven't asked about.
- × Go back and find missed damage unless you ask for a reinspection.

Call them when...

- Always. Every claim goes through the carrier's adjuster.
- Be cooperative and prompt: most policies require it.

Questions to ask

- **?** What's my claim number, and who is my contact?
- **?** Is this a field or desk adjuster, and when will the inspection happen?
- **?** Can I have a copy of your estimate and photos?
- **?** What part of my policy are you relying on for anything you're not paying?

Good to know: "Independent" adjuster doesn't mean independent of the insurance company. It means they're hired by it from an outside firm.

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Public Adjuster

That's us. Cleveland Claims is a licensed Ohio public adjuster.

WORKS FOR	HOW THEY'RE PAID	LICENSE / CREDENTIAL
You, the policyholder. Only you.	Usually a percentage of the claim recovery, agreed in a written contract before any work starts. Some public adjusters, like us, also offer a flat-fee estimate and policy review.	Licensed by the Ohio Department of Insurance. You can look up any public adjuster's license on the Department's website.

What they do

- ✓ Reads your policy and explains what it covers in plain English.
- ✓ Inspects and documents the damage, including what's easy to miss: hidden water, code upgrades, matching, secondary damage.
- ✓ Writes a detailed, line-item estimate and compares it to the carrier's estimate, line by line.
- ✓ With full representation: files and manages the claim, meets the carrier's adjuster, and negotiates the settlement for you.
- ✓ Can guide you through appraisal if you and the carrier disagree on the amount.

What they don't do

- × Perform repairs or have a financial stake in the repair work. Ohio doesn't allow it.
- × Give legal advice or file a lawsuit. That's an attorney's job.
- × Guarantee a result. Anyone who promises a specific settlement is a red flag.

Call them when...

- The damage is large or complicated (fire, major water, roof and interior, business income).
- The carrier's estimate looks low, or items are missing.
- The claim was denied or partially denied.
- You don't have the time or energy to manage the claim yourself.
- The claim is smaller but still feels short. A flat-fee review may be enough.

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Questions to ask

- ? Are you licensed in Ohio? What's your license number?
- ? What exactly is your fee, and is it in writing?
- ? Do you take any money from contractors or repair companies?
- ? Who will actually work my claim, start to finish?
- ? Is my claim a fit for full representation, or would a flat-fee review be enough?

Good to know: The best time to call a public adjuster is before the claim is settled. Once you sign a final release, your options narrow.

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Contractor, Roofer, or Restoration Company

Includes: roofers, general contractors, water mitigation and fire restoration companies

WORKS FOR	HOW THEY'RE PAID	LICENSE / CREDENTIAL
You, for the repair or mitigation work.	For the work they perform, usually paid from the claim money.	Ohio has no statewide license for residential roofing or siding. Many cities, including Cleveland, require contractors to register locally. Ask for proof of insurance.

What they do

- ✓ Stops further damage right away: board-up, tarping, water extraction, drying (mitigation).
- ✓ Writes a repair estimate for the work they would do.
- ✓ Repairs or rebuilds once the claim amount is known.

What they don't do

- × Negotiate your insurance claim for you. In Ohio, only a licensed public adjuster (or an attorney) can negotiate a claim on a homeowner's behalf.
- × Interpret your policy for you or tell you what the carrier "has to" pay.
- × Act as your advocate against the insurance company. Their expertise is construction.

Call them when...

- Right away for emergency mitigation. Keep every receipt.
- For repair estimates once you know the scope of damage.
- For the rebuild, after the claim amount is settled.

Questions to ask

- ? Which cities are you registered in? Can I see your insurance certificate?
- ? Can you give me three recent local references?
- ? What's your warranty on workmanship?
- ? What's your payment schedule? (Avoid large upfront payments.)
- ? Will you start permanent repairs before my insurance company has inspected? (The answer should be no.)

Good to know: Read anything a contractor asks you to sign after a storm. Some agreements commit you to that contractor if the claim is approved, before you know the amount.

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Appraiser (and Umpire)

Part of the "appraisal" clause found in most property policies

WORKS FOR	HOW THEY'RE PAID	LICENSE / CREDENTIAL
The side that hired them. You choose yours; the carrier chooses theirs.	Each side pays its own appraiser, and the two sides usually split the umpire's cost.	Chosen under your policy's appraisal clause, which usually requires them to be competent and impartial.

What they do

- ✓ Settles a disagreement over the dollar amount of a covered loss, without going to court.
- ✓ Each side's appraiser values the loss. If they can't agree, a neutral umpire decides the items in dispute.
- ✓ An award agreed to by two of the three is usually binding on the amount.

What they don't do

- × Decide whether something is covered. Appraisal is usually about how much, not whether.
- × Replace a lawyer if the dispute is about coverage or bad faith.

Call them when...

- You and the carrier agree the loss is covered but are far apart on the amount.
- Negotiation has stalled and your documentation is solid.

Questions to ask

- ? Have you handled appraisals for this type of loss?
- ? How are you paid, and what will the umpire likely cost?
- ? Do you have any relationship with my insurance company?

Good to know: Read your policy's appraisal clause before invoking it. Deadlines, costs and how the umpire is picked are all spelled out there.

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Attorney

Look for an attorney whose practice includes insurance claims

WORKS FOR	HOW THEY'RE PAID	LICENSE / CREDENTIAL
You.	Varies. Often a percentage of the recovery (contingency) or an hourly rate. Ask before you sign.	Licensed to practice law in Ohio by the Supreme Court of Ohio.

What they do

- ✓ Gives legal advice about your rights under the policy and Ohio law.
- ✓ Handles coverage disputes, denials based on legal interpretation, and bad-faith claims.
- ✓ Files a lawsuit if needed and represents you in court.

What they don't do

- × Usually doesn't inspect or estimate damage. Attorneys rely on documentation from adjusters, contractors and experts.
- × Most claims never need one.

Call them when...

- The carrier denied the claim and the dispute is about what the policy means.
- You believe the carrier is acting in bad faith (unreasonable delay, denial or underpayment).
- A lawsuit deadline in your policy is approaching.
- You've been asked to sit for an Examination Under Oath and want advice first.

Questions to ask

- ? How much of your practice is insurance claims for policyholders?
- ? How are you paid, and what costs could I owe?
- ? What documentation do you need from me?

Good to know: If you do need an attorney, good claim documentation from the start makes their job easier. A public adjuster's file (estimate, photos, policy review) is often exactly what they need.

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Your Insurance Agent

The person who sold you the policy

WORKS FOR	HOW THEY'RE PAID	LICENSE / CREDENTIAL
Usually the insurance company. A captive agent sells for one company; an independent agent sells for several.	Commission on the policies they sell.	Licensed by the Ohio Department of Insurance.

What they do

- ✓ Helps you buy, change and renew your policy.
- ✓ Can help you report a claim and find the right contact.
- ✓ Can explain what coverages and endorsements you bought.

What they don't do

- × Decide your claim or set the payment amount.
- × Negotiate the claim with the carrier's adjuster on your behalf.

Call them when...

- To report a claim or get a copy of your full policy.
- To review your coverage before the next storm season.

Questions to ask

- ? Can you send me a complete, certified copy of my policy, including all endorsements?
- ? Do I have water backup, ordinance or law, and replacement cost coverage?

Good to know: Ask for your full policy right away, not just the declarations page. The details that decide claims are in the endorsements.

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CHAPTER 4

How They Fit Together Over a Claim

Here's how the professionals usually show up over the life of a claim.

Day 1	**Protect the property** Stop further damage. A mitigation or restoration company may be needed. Photograph everything first and keep every receipt.
Days 1–3	**Report the claim** Notify your insurance company (your agent can help). Ask for your claim number and a complete copy of your policy.
Week 1–2	**The carrier inspects** The insurance company's adjuster inspects and writes an estimate. If the loss is large, this is a good time to have a public adjuster involved.
Weeks 2–6	**Review the offer** Compare the carrier's estimate to the real damage. A public adjuster can do an independent estimate and a line-by-line comparison.
If needed	**Negotiate or appraise** Supplements, reinspections and negotiation. If you're only apart on the amount, appraisal may resolve it.
Rarely	**Legal dispute** If the dispute is about coverage or bad faith, an attorney takes over the legal side, using the claim documentation.
After settlement	**Rebuild** Your contractor completes repairs. Submit proof of completion to collect any recoverable depreciation that was held back.

Keep a claim folder from day one

- Your claim number and every contact's name, phone and email.
- Photos and video of all damage, before anything is cleaned up or thrown away.
- Every receipt: emergency repairs, hotels, meals, equipment rental.
- Every letter and email from your insurance company, and notes from every call (date, who, what was said).
- Your complete policy, including all endorsements.

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CHAPTER 5

Real-World Examples

These are typical situations, simplified. Every claim and every policy is different.

Example 1 Hail on the roof, carrier approved "a few shingles"

The situation: A spring storm bruised the roof. The carrier approved spot repairs on one slope.

Who to call: A public adjuster or a flat-fee Estimate & Claim Review, to document hail damage on every slope and check Ohio matching rules.

Why: A roofer can tell you the roof needs replacing, but can't negotiate that with your insurance company.

Example 2 Burst pipe while you were at work

The situation: Water ran for hours through the kitchen ceiling and into the basement.

Who to call: A water mitigation company right away, then your insurance company. For a loss this size, a public adjuster to document hidden moisture and contents.

Why: Drying and documentation in the first 48 hours decide much of this claim.

Example 3 House fire, family displaced

The situation: A kitchen fire caused smoke damage throughout and the family is in a hotel.

Who to call: Board-up and restoration for the property, your insurance company for Additional Living Expenses, and a public adjuster for full representation.

Why: Fire claims involve structure, contents, smoke and living expenses at once. It's the kind of claim full representation is built for.

Example 4 A $14,000 claim that seems a little low

The situation: Wind damage to siding and gutters. The offer is $11,000 and your contractor's bid is $15,500.

Who to call: A flat-fee Estimate & Claim Review. An independent estimate and policy review can show whether items are missing, without a percentage coming out of a modest claim.

Why: Full representation isn't always the right tool. We'll tell you honestly which one fits.

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Example 5 Denied as "wear and tear"

The situation: The carrier says the roof leak is old deterioration, not storm damage.

Who to call: A public adjuster to review the denial, the photos and weather data for the date of loss. If the dispute becomes legal, an attorney.

Why: Denials based on cause of loss are often about evidence, which is what a public adjuster documents.

Example 6 Covered, but $40,000 apart

The situation: Everyone agrees the fire is covered. The carrier's number and yours are far apart.

Who to call: A public adjuster to negotiate, and if talks stall, appraisal under your policy.

Why: Appraisal decides the amount. It usually doesn't decide coverage.

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CHAPTER 6

Common Mistakes to Avoid

1 **Letting a contractor "handle the claim"**
Contractors can't negotiate your claim in Ohio. You stay responsible for it, and their estimate isn't independent.

2 **Signing before you read**
After a storm, read every agreement: contractor contracts, public adjuster contracts, releases and proofs of loss.

3 **Starting permanent repairs too early**
Do emergency repairs to prevent more damage, but hold off on permanent repairs until the carrier has inspected.

4 **Throwing things away**
Photograph damaged items before they go out the door, and keep samples of damaged materials when you can.

5 **Waiting too long**
Most policies require prompt notice, and many set a deadline for filing a lawsuit. Don't sit on a claim.

6 **Assuming the first offer is final**
First estimates often miss items. You can ask questions, send documentation and request a reinspection.

7 **Paying big money up front**
Legitimate contractors don't need most of the job paid in advance. Public adjusters should explain their fee in writing before any work starts.

8 **Hiring anyone who promises a result**
No honest professional can guarantee what an insurance company will pay.

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CHAPTER 7

Where Cleveland Claims Fits

Cleveland Claims is a licensed Ohio public insurance adjuster. We work only for the policyholder, and we offer two ways to help, depending on your claim.

Estimate & Claim Review

Flat fee, quoted up front

- ✓ An independent Xactimate estimate and a plain-English policy review.
- ✓ A line-by-line comparison with your carrier's estimate.
- ✓ A plan for what to ask your adjuster. You keep control of the claim and 100% of the settlement.
- ✓ Often the right fit for smaller claims that look close.

Full Public Adjuster Representation

A percentage of the recovery, in writing. No recovery, no fee.

- ✓ We inspect, document and estimate the full loss.
- ✓ We file, manage and negotiate the claim with your insurance company.
- ✓ One adjuster, start to finish, keeping you informed at every step.
- ✓ Built for large, complex, denied or underpaid claims.

Why independence matters

We take no compensation of any kind from contractors or repair businesses, we don't pay or accept referral fees, and we don't represent both sides of the same claim. That independence is what gives our documentation weight: with an adjuster, with an appraiser, and with an attorney if it ever comes to that.



Not sure who to call?

Start with a free, honest conversation.

We'll tell you honestly what fits your claim.

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