



**Corporate Office**  
290 Heritage Avenue, Portsmouth, NH 03801

Thank you for choosing Insurcomm, Inc for your restoration needs. We understand that no one is ever prepared for a loss on their property, but we are here to help you understand the process. Listed below is a brief outline of what you can expect to happen.

- A project manager will be assigned to your loss and will be your main point of contact. If you are having mitigation and reconstruction done, you will be assigned a project manager for each process.
- If your property needs reconstruction, we will be writing an estimate for your repairs upon completion of mitigation services and will be submitting it to the insurance adjuster. For the majority of losses, the estimate will be complete and submitted within 7 days of inspecting. If it is a large or complex loss and requires more time for estimate completion, the project manager will communicate a realistic timeline with you.
- Once the estimate for reconstruction is submitted to the insurance adjuster, there is typically a period of time the adjuster takes to review. Upon adjuster approval of the estimate, we will send you a contract requiring a 25% deposit with payments terms. Once the contract is executed and we receive the deposit, we will put your job on the calendar and create a critical path schedule, so you know what to expect.
- We will work directly with your insurance company and adjuster to reach an agreed figure, within industry standards, to complete the project and to return your property to what it was prior to the loss.
- Your only personal financial responsibility for the claim is your deductible, which is paid directly to us. The only time you would be responsible to pay above your required deductible, would be in the event that you request upgrades or additional private work. A separate contract will be required for this service as agreed upon by you and your project manager and is to be paid in full upon agreement.
- Upon hiring Insurcomm, Inc. we require you sign a Work Authorization form. This simply states that you allow us to perform all services necessary to fulfill the restoration of your property. This also allows your insurance company to pay us directly.
- We will do our best to work directly with your insurance company. Although you have signed an authorization for a direct payment to Insurcomm, payment is at the discretion of each insurance company. There may be a time when you need to reach out to your adjuster and/or your insurance company regarding payment of your invoice. Your assistance in helping Insurcomm get paid in a timely manner will help you avoid unnecessary late fees and charges
- Upon completion, we ask that you complete a Certificate of Satisfaction form which will be provided to you.

On the following page you will find a few key terms that you will hear throughout the restoration process. Please feel free to call at any time if you should have any questions or concerns.

We know that any property damage can be painful to deal with. Thank you for putting your trust in Insurcomm to get you back to normal!

Sincerely,  
Insurcomm, Inc.

Download a digital version: [www.insurcomm.com/folder](http://www.insurcomm.com/folder)

## Key Terms

Please keep in mind that not all of the following information may apply to your individual circumstances.

*Note: Please remember to read all forms thoroughly before signing.*

### Forms:

#### Work Authorization

This form must be signed before we can start any work, including any clean-up and stabilization. It provides your legal authorization for Insurcomm, Inc. to handle your mitigation and or repairs.

#### Certificate of Satisfaction

Upon completion, your signature on this form indicates that you are satisfied, that all work within the insurance scope had been completed and that the insurance company is authorized to issue any remaining payment.

### Other important information:

#### Advance

You may receive an advance from your adjuster at the beginning of the claim. Please let us know if/when you receive this advance so we may communicate with your adjuster. This way all parties are clear as to what the advance is intended for.

#### Deductible

This is the amount you must pay out-of-pocket before your insurance company will pay any repairs/reconstruction covered under your policy. This payment is expected when the contract is signed unless prior arrangements have been made with the project manager. This good faith payment assists us in releasing the monies and manpower to begin your project.

#### Recoverable Depreciation or Holdback

This is an amount your carrier retains until work is complete and proven to be. We will deliver a final invoice and signed certification of satisfaction at the completion of work so that they can then release the remaining funds. If there is a holdback on your claim, this payment may be sent directly to you. Just as with any other payments you may receive, please call our office to inquire if your account still holds a balance.

#### Mortgage Company and Lienholder Documents

Your mortgage company may provide you with documents that we are required to complete and sign. Please forward these documents to our accounts receivable department ([ar@insurcomm.com](mailto:ar@insurcomm.com)) as soon as possible. We deal with mortgage companies on a daily basis and can work to make the process more efficient. We will comply with your mortgage company's requirements and make sure they get them on your behalf.

## Frequently Asked Questions

Please keep in mind that not all of the following information may apply to your individual circumstances.

*Note: Please remember to read all forms thoroughly before signing.*

### **Q: How much will this cost?**

**A:** Each loss and claim is different. In most cases, your insurance policy will cover the cost of the work minus any deductible that you have. However, there are some instances when this is not the case. We will work directly with you and your insurance in these particular instances.

### **Q: What should I expect?**

**A:** Insurcomm is available 24/7 with an on-call crew should you experience a loss outside of normal business hours. We immediately assign a project manager who will work directly with you throughout the duration of your loss. If your loss require reconstruction a construction manager will also be assigned to you. If any of your contents need to be moved or cleaned, we will take care of this at our state-of-the-art facility.

### **Q: What type of projects do you do?**

**A:** Insurcomm handles both commercial and residential properties. We mitigate and reconstruct any property that has experienced damage. Projects can range from minor residential losses to major losses impacting various commercial property.

### **Q: How long does it take to begin?**

**A:** Once you experience any loss our mitigation crews will begin cleanup right away. We begin immediately in order to avoid any further damage. From there, contents cleaning, moving and storage will take place. If you need reconstruction completed, we will assign a construction project manager who will outline a timeframe for you.

### **Q: How does this work with the insurance company?**

**A:** First and foremost, we work for you! We do not work for the insurance company. As soon as you experience a loss, we work directly with you as well as your insurance company to make sure that what needs to be taken care of is covered in your claim. We have long standing relationships with various insurance carriers, agents and adjusters which will help your claim go smoothly.

### **Q: Are you licensed?**

**A:** Yes, Insurcomm is fully licensed to perform all of the services that may be required to perform throughout the duration of your claim.

### **Q: Are you insured?**

**A:** Yes, Insurcomm is fully insured.



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**Q: How do I determine if I should use Insurcomm?**

**A:** Insurcomm has been in business since 1996 and has a number of references from previous customers which are always available upon request.

**AUTHORIZATION TO PERFORM SERVICES INSURCOMM, INC**

\_\_\_\_\_, herein referred to as "Customer," authorizes Insurcomm, Inc., herein referred to as "INSURCOMM" to perform any and all necessary restoration services on Customer's property at:

\_\_\_\_\_  
Customer authorizes \_\_\_\_\_ Insurance Company, herein referred to as "Insurance Company", to pay INSURCOMM solely and directly.

If for any reason the check should come to or be made payable to Customer, Customer agrees to pay INSURCOMM immediately upon receipt of the check from the Insurance Company. In order to expedite payment to INSURCOMM, Customer hereby appoints INSURCOMM as attorney-in-fact, authorizing INSURCOMM to endorse Customer's name, and to deposit Insurance Company checks or drafts for INSURCOMM services. Customer agrees to pay Customer's deductible in the amount of \$\_\_\_\_\_, that applies to this claim and also if the loss is not covered by insurance, Customer agrees to pay the total amount to INSURCOMM immediately upon receipt of the invoice amount.

It is fully understood that Customer and it agents, successors, assigns and heirs are personally responsible for any and all deductibles, depreciation, or any costs not covered by insurance. Any and all costs for services not reimbursed by the Insurance Company are the responsibility of the Customer and are to be paid upon completion of work. However, additional work will not be performed unless approved by the customer.

The liability of INSURCOMM is expressly limited to the total amount of the services authorized herein.

Insurcomm agrees to acquire all necessary demolition, and construction permits as needed and to have all necessary inspections completed before any walls are closed in. Property is to be restored to its former state, allowing for modern construction techniques and current building codes.

If INSURCOMM submits this account for collection, Customer agrees to pay interest at 1.5% per month or at the highest rate allowed by law, court costs, reasonable attorney fees and all costs of collection.

Customer agrees that INSURCOMM is working for the Customer and not the Insurance Company or agent/adjuster.

Remarks / work to be performed:

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Property Owner Signature

Date

Printed Name

Insurcomm Rep

### CERTIFICATE OF SATISFACTION

*This form can also be completed online at: [insurcomm.com/cos/](http://insurcomm.com/cos/)*

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Customer, \_\_\_\_\_, acknowledges the mitigation has been completed by Insurcomm, Inc. to customer's satisfaction.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Customer Service and Quality Control Form

	Yes	No
1. Was the office staff courteous, polite and helpful?	_____	_____
2. Was the Project Mgr. that surveyed your job prompt, courteous & polite?	_____	_____
3. Was the productions staff neat, courteous, knowledgeable & professional?	_____	_____
4. Did Insurcomm, Inc. meet your expectations on this job?	_____	_____
5. Did Insurcomm, Inc communicate clearly during the job completion process?	_____	_____
6. May we use you for a reference?	_____	_____
7. Will you be using Insurcomm, Inc. for the rebuild process?	_____	_____
8. May we use your first name and comments on our website?	_____	_____
9. What were your overall impressions of how Insurcomm, Inc assisted you during this time?		



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Comments:

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Thank you for your feedback. Insurcomm, Inc. strives to be the best restoration service company by consistently monitoring our performance. We appreciate your patronage and look forward to working for you again