

Now What Happens to My Stuff?

LOOKING OUT FOR YOUR BELONGINGS AFTER A LOSS

Whether by fire, water or wind damage, inevitably a severe peril will result in the loss of some or all of your personal property. In order to recover, you'll be required to prove to the insurance company that you actually had the items. Your insurance company will expect you to do all the work and in the end you'll probably only receive half of what your



claim is worth. Not only will you have to list these items but you will have to do so within a very

short period of time. This is not only time consuming but it takes valuable time away from your family and their needs.

Concordia is here to help you recover from the ashes and ensure that you are compensated for your lost personal property. When you have Concordia Claims Managers on your team, our professional inventory crew will do all of the sifting, sorting, photographing, and documenting

of these items for you. We sift through *all* of the debris to find those items of value (monetary or sentimental).

Using our unique story-board process, we meticulously photograph the items. Our story board has your name, claim number and the room where we found the items. We then digitally catalog these items on a laptop using our proprietary software.



After sorting and bagging up all of your total loss personal property we place into our Control Department any items of significant value, ensuring their safety while your claim is being settled. Once our team has completed the inventory of all your total loss personal property, the crew supervisor then gives the list to our office contents personnel who will work with you to price, condition, and age all of your items. We'll also meet with you and review

your contents list to make sure everything was inventoried from your loss. Any item that may have been unrecognizable or not found due to the peril will be added to the claim at your request. We will hyperlink the listed items to a web page that

anything until our field team has completed their inventory, or before your Concordia Sr. Claims Managers has approved the pack out! Many times a contents cleaning company will take items that are actually total loss items for which you should be paid, simply to increase their billing. If that happens, we will be unable to accurately determine the scope of your loss, and you will lose money to which you are entitled.

Concordia CLAIMS MANAGERS													
CONTENTS PROOF OF LOSS INVENTORY-													
John Doe # ABC123456													
P.O. # 123456789													
No.	Description	Photo	Brand	Model	Qty	Unit Price	Value	Category	Condition	Estimated Value	Actual Value	RCV	ACV
1	Washing Machine		Whirlpool	W10123	1	\$1000	\$1000	Appliances	Good	\$1000	\$1000	\$1000	\$1000
2	Refrigerator		Whirlpool	W10123	1	\$800	\$800	Appliances	Good	\$800	\$800	\$800	\$800
3	Stove		Whirlpool	W10123	1	\$600	\$600	Appliances	Good	\$600	\$600	\$600	\$600
4	Dishwasher		Whirlpool	W10123	1	\$400	\$400	Appliances	Good	\$400	\$400	\$400	\$400
5	Washing Machine		Whirlpool	W10123	1	\$1000	\$1000	Appliances	Good	\$1000	\$1000	\$1000	\$1000
6	Refrigerator		Whirlpool	W10123	1	\$800	\$800	Appliances	Good	\$800	\$800	\$800	\$800
7	Stove		Whirlpool	W10123	1	\$600	\$600	Appliances	Good	\$600	\$600	\$600	\$600
8	Dishwasher		Whirlpool	W10123	1	\$400	\$400	Appliances	Good	\$400	\$400	\$400	\$400
9	Washing Machine		Whirlpool	W10123	1	\$1000	\$1000	Appliances	Good	\$1000	\$1000	\$1000	\$1000
10	Refrigerator		Whirlpool	W10123	1	\$800	\$800	Appliances	Good	\$800	\$800	\$800	\$800
11	Stove		Whirlpool	W10123	1	\$600	\$600	Appliances	Good	\$600	\$600	\$600	\$600
12	Dishwasher		Whirlpool	W10123	1	\$400	\$400	Appliances	Good	\$400	\$400	\$400	\$400

includes a replacement photo, showing proof of pricing. Our inventory shows both the replacement cost value and the actual cost value (RCV/ACV) of the items. At this point you'll review the list, and we make any required corrections at that time. After one final review of the list and your initial on each page showing your acceptance of our work, we submit your personal property claim to your insurance company.

Instead, bring your Concordia Sr. Claims Manager into the selection process and let us help you make your decision. Remember: if you choose to hire the services of such a company, you should treat them just you would any other contractor. Interview several companies. Visit their place of business to get an idea of how they handle their clients' personal property. Look into their past business practices, and get referrals. Also, you should have a clearly written contract stating what they will and will not do, as well as who is responsible for payment. Some contents companies do only pack

After we've done our work, you may decide to hire a contents cleaning company to remove your salvageable items, clean them and store them in vaults for you while your home is being repaired. Do not allow them to remove



out and pack back, sub-contracting the cleaning to another company. Others do everything themselves. A pack out company will bill

your insurance, and be compensated from the carrier for their work. This billing will come out of the contents portion of your claim. After your home is ready for you to return, this company will also be responsible for the “pack back”, the return of your possessions to your home.

Regardless of how you choose to handle your personal property, Concordia will be there to help you. No other public adjusting firm in this area employs their own internal contents inventory staff, nor can they provide the degree of assurance that your personal belongings will be thoroughly and accurately recorded. This is just another of many services that you will receive only from Concordia Claims Managers.

HELP US HELP YOU.

After every loss, there are always personal property items that disappear entirely; whether due to the peril itself or other reasons. How, then, do you receive compensation for them?

Did you know that the average home has over 12,000 items of personal property in it? Recalling all of those after a loss can be difficult if not impossible.

That’s why Concordia Claims Managers developed its own **Memory Jogger**. It’s a booklet that contains an exhaustive list of common items that may have been lost but are now unrecognizable or missing. It will help you to remember what was in your home, and get you just that much closer to total recovery.

And best of all, it’s free from your Concordia Sr. Claims Manager.

