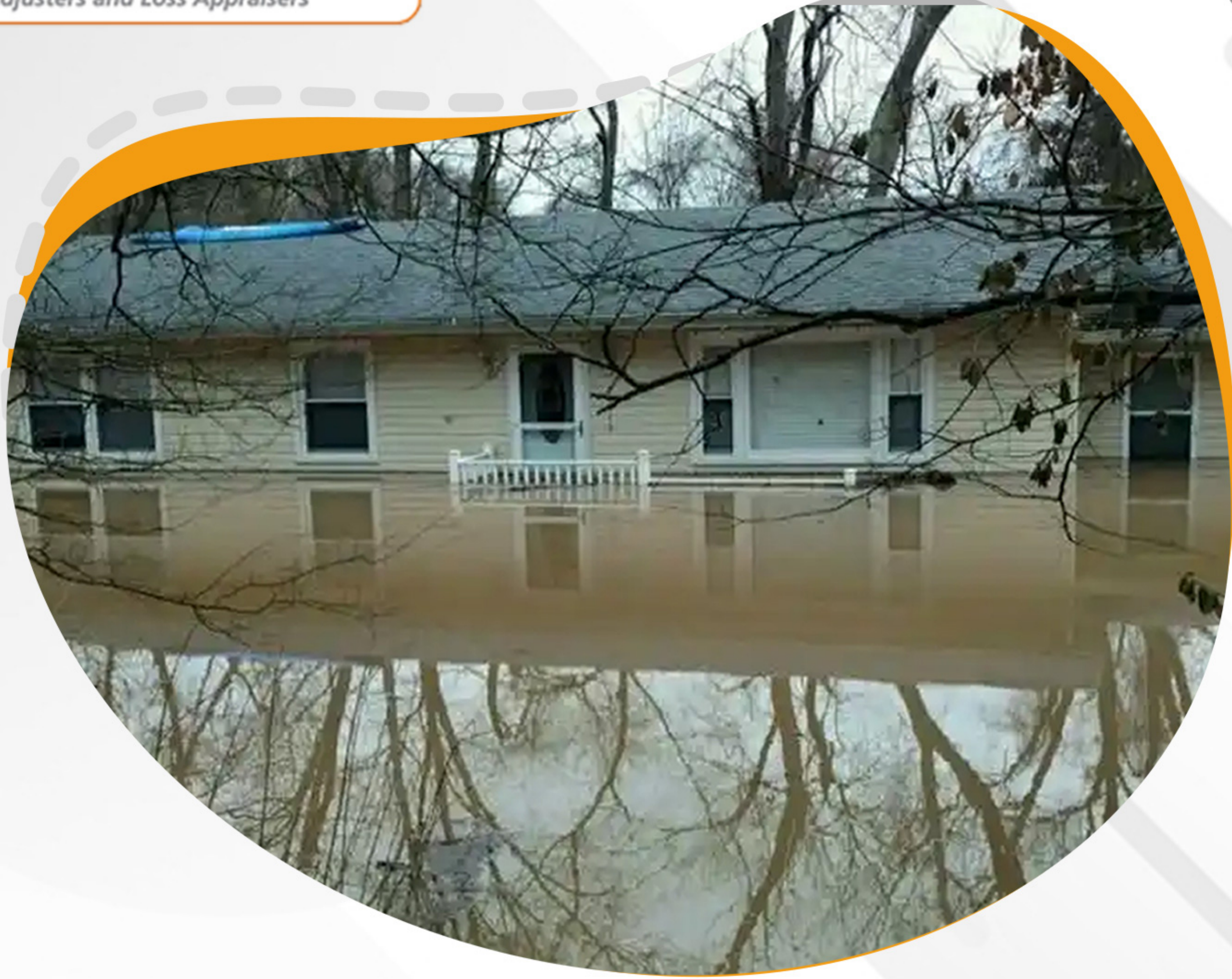


My insurance company already assigned an  
**INSURANCE ADJUSTER**  
to settle my claim ..

**WHY DO I NEED A  
PUBLIC ADJUSTER?**



## **PUBLIC INSURANCE ADJUSTERS WORK HARD TO FIND EVERY POSSIBLE COVERED LOSS**



## **PUBLIC ADJUSTERS SERVE YOU –NOT THE INSURANCE COMPANY**

When it comes to estimating damages to your property, who would you rather have preparing the estimates – An insurance company representative who wants to minimize company losses, or a licensed and bonded Public Insurance Adjuster who has your best interests in mind?

## **LOW SETTLEMENTS & CLAIM DENIALS ARE FACTS OF LIFE**

Insurance companies routinely undervalue and improperly deny claims, but that does not mean you are out of luck. Suncoast Claims works for you, the insured, to achieve a proper settlement outcome. We understand the damages and the fine print of your insurance policy.

## **PUBLIC INSURANCE ADJUSTERS PAY FOR THEMSELVES**

Public insurance adjusters are licensed and bonded through the Texas Department of Insurance and must adhere to strict requirements when we handle your claim. In Texas, we cannot charge a fee unless we increase the settlement offered by your insurance company. Our fee is capped at a small percentage of your total settlement, by state law. In short, if we are unable to increase your settlement, you don't owe us a dime!

## HOW THE PROCESS WORKS ?

The majority of our claims closely follow this process

1

Thoroughly inspects your property to locate damages the insurance company may have overlooked.

2

Document your loss with ample photographs, measurements, and scope notes.

3

Review your insurance policy for every possible coverage owed to you.

4

Review insurance company estimates and makes adjustments for real-world pricing and best construction practices.

5

Reviews insurance company coverage letters for mistakes, and handles the minutia of your claim process.

6

Proves your insurance loss to the insurance company and guides you through the claims process.

## THE LAST HOUSE STANDING

### *Insurance Losses Settle*

On Sept. 13, 2008, Hurricane Ike made landfall on the Texas coast as a strong Category 2 hurricane with winds at 110-120 mph and Category 5-equivalent storm surge. The devastating storm wiped out 3,500 homes and businesses along the Bolivar peninsula.

Only one home remained standing, but it sustained massive damages. The owner of that home was Mr. Warren Adams. His wind insurance blamed flood for the damages and denied his claim. His flood insurance blamed wind for the damages and denied his claim. His homeowners Insurance company hired an “expert” engineer who wrote a report alleging the damages to the home were due to “normal seasonal thermal expansion and contraction,” and had nothing to do with Hurricane Ike.

Mr. Warren Adams, the owner of “The Last House Standing”, did not give up. He hired Suncoast Claims. We allocated damages between wind and flood, overcame the faulty “expert” engineer report, and successfully resolved his claim. As a result, Mr. Adams was able to repair his home to its pre-loss condition.

A video of his story can be found on our website at: <https://suncoastclaims.com/testimonials/>





**WHY  
CHOOSE  
US?**

As licensed public insurance adjusters, we abide by a strict code of ethics and regulations as set forth by the state of Texas.

As a company with over a century of combined property insurance experience, our team is intimately aware of the challenges that homeowners and business owners deal with in the aftermath of a property insurance loss.

Our experience and insider knowledge allow our team to guide you through the process. Your burden becomes ours, as we step into your shoes and handle your insurance claim as if it were our own.

Why accept a low-ball settlement offer when you can have a professional public insurance adjuster advocating on your behalf?



Don Wood greets The Weather Channel's Jim Cantore at industry Windstorm Conference

"The Last House Standing" owner Warren Adams with Chip Merlin, attorney, and Don Wood, public adjuster





## WE REPRESENT THE INSURED ONLY

If we do not increase your settlement offer, you don't owe us a dime!  
Put our experience to work for you!

### CLAIMS WE HANDLE

- WIND/TORNADO/HURRICANE DAMAGE
- WATER DAMAGE/BURST PIPES
- HAIL DAMAGE
- COMMERCIAL CLAIMS
- INDUSTRIAL CLAIMS
- RESIDENTIAL CLAIMS
- FIRE/SMOKE DAMAGE
- THEFT
- VANDALISM
- BUILDING COLLAPSES
- BUSINESS INTERRUPTION
- CONTENTS DAMAGE
- OTHERS

**WE ARE LICENSED IN MULTIPLE STATES  
TEXAS, FLORIDA, OKLAHOMA, NEW MEXICO, COLORADO**



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 800-803-9776  817-458-3056  817-977-0195

### OUR PRINCIPALS ARE MEMBER OF



THIS IS A SOLICITATION FOR BUSINESS. IF YOU HAVE HAD A CLAIM FOR AN INSURED PROPERTY LOSS OR DAMAGE AND YOU ARE SATISFIED WITH THE PAYMENT BY YOUR INSURER, YOU MAY DISREGARD THIS ADVERTISEMENT.

**SUNCOAST CLAIMS, INC. TX LICENSE #1586009  
WE REPRESENT THE INSURED ONLY!**