



PROTECT YOURSELF FROM UNFAIR CLAIM SETTLEMENT PRACTICES

JOSHUA BOCHNER, VICE PRESIDENT, GLOBALPRO

Not every claim is a GlobalPro claim. Some claims you may choose to handle yourself. For those occasions, you will want to be armed with the knowledge necessary to make sure that your Insurer is handling your claim fairly. The Florida Statutes successfully codified what constitutes unfair settlement in Section 626.9541. If an Insurer commits or performs certain acts with such frequency as to indicate a general business practice, they are guilty of committing an unfair claim settlement practice.

One of the regularly performed practices to be on the lookout for is failing to adopt and implement standards for the property investigation of claims. Another frequent unfair settlement practice is the Insurer’s failure to clearly explain the nature of requested information and the reasons why such information is necessary.

Also, a common unfair settlement practice used by the Insurer is its failure to acknowledge and act promptly upon communications with respect to claims. A complete list of these practices can be found in Florida Statute 626.9541(i).

The Insurer’s unfair claim settlement practices can cause feelings of frustration and worry because these claims often involve your home, your business and your life. When an Insurer commits an unfair claim settlement practice, it will be important to document it in writing and to create a timeline of events. Ultimately, this timeline can be used to help support a bad faith claim against your Insurer if one is necessary and to help you recover for the damages caused by the Insurer’s bad faith actions. Hopefully, you will never need to look up for the Florida Statute, but if you feel your claim is being handled unfairly, help yourself out and take a look at the Florida Statutes and get your claim on the right track.

LEVERAGING ON-HAND TECHNOLOGY TO AID THE CLAIMS PROCESS

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As an insured, it is very important to document the extent of your damages as part of the insurance claims process. Insurance carriers, adjusters, contractors and estimators will rely on these pictures to verify and fact check the damage as estimates are produced.

It is therefore important to not only take good pictures and video of the damage, but also to be able to properly organize your information so that you can present it to your carrier or the public adjuster you’re working with.

According to the Pew Research Center, 81% of Americans own smartphones, this means your ability to properly document damage in pictures and video has been made that much easier having a smartphone in your pocket.

When you’re taking pictures or video on your smartphone, it’s important to make sure that there is proper lighting. You can use the flash on your smartphone or daylight if available. Opening a window or a door can allow light to flow into the room that you’re taking a picture in. When you’re documenting damage via photo or video, be careful not to open doors or windows until you are certain that doing so will not cause any further damage with debris falling or outside elements entering the room.

As you document your damages in pictures and video, you should be mindful of the storage that is being taken up on your device. Storage options available on smartphones today range anywhere from 32GB up to 512GB and beyond in some higher end phones. Having storage space available is important. The average smartphone picture that you have stored on your device is about 2MB in file size.

If you’re taking tens, or even hundreds of pictures, they will add up and start taking up storage on your device.

Videos are also important in documenting damage. Sometimes you have to be able to show that water, wind or rain is entering your home and causing further damage. If you record a standard video on your phone, you’re probably recording in 720 resolution. Sixty seconds of 720p resolution video will generate a file size of about 20 MB. That file size is usually too big to send via email to your adjuster or carrier representative.

For photo and video storage, consider using a cloud-based service like Google Photos, Google Drive, Dropbox, or Box. Using these types of services will ensure that you can easily save and share these files (as a direct file or through a shareable link) with whomever needs to view them.

These cloud-based storage apps have a free tier that is enough to meet your immediate needs for photo and video storage. If your storage needs drastically increase over time, there are paid tiers for a few dollars per month, that you can use to increase your storage capacity on these services.

Another advantage to using these cloud-based services is that they have apps that you can download from the Apple or Google app store, so that you can upload your files directly from your smartphone device without having to use any type of web interface.

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CLAIMS ADVOCATE

insurance information you can use



Providing pictures and videos of your damage will not guarantee acceptance of your claim. As the saying goes, “It’s better to have it and not need it, than need it and not have it.”

GLOBALPRO LAUNCHES NEW BRAND LOOK, WITH FRESH INTERACTIVE WEBSITE!

DANIEL ODESS, PRESIDENT, GLOBALPRO

We are thrilled to debut the brand-new GlobalPro, unveiling, amongst other creative, a fresh new website to reflect our brand identity. Over the last several months, we have worked tirelessly to create a new look that appropriately illustrates who we are, and we couldn’t be more excited to share it with you! Our new, modern look reflects who we are and have always been... a brand that strives to protect our community by disrupting the insurance industry. Now more than ever, you can expect the elevated level of service you have come to expect from the team at GlobalPro.

With our client’s needs top-of-mind, the new site brings forth a more interactive space where current and potential clientele can learn, engage and access resources to help them get a better understanding of who we are, what we do and who we work with. We can now truly showcase our 360-degree signature process: Ready.Recover.Rebuild. by giving visitors access to more in-depth explanations of our capabilities, tips on best practices and client testimonials. These best practices can also be found in our live education seminars, now complete with new folders including educational materials and gifts like notebooks with tips on how to prepare printed inside.

Visitors to the site will also be able to view our robust client experiences section, where you’ll be able to see the social events we create for our clients to authentically connect with them and understand who they are and what their needs are. Our ‘Resources’ section is designed to help current and potential clientele prepare for upcoming natural disasters both on their own and with our help.

Last, but certainly not least, we are highlighting GlobalPro Cares, our philanthropic platform. Giving back to the community is a cornerstone of GlobalPro’s company culture and at the heart of why we created GlobalPro Cares. We’ve seen the devastation caused by natural disasters far too many times, and are always ready to step up and lend a helping hand. You can see our new look come to life in the field with a custom Mobile Claims Center where our team is often on-hand to give advice. These pop-ups are complete with mini first aid kits, survival kits and water bottles: the essentials after a storm devastates communities or simply to prepare.

We at GlobalPro are so excited to continue to improve the resources we provide for our clients and can’t wait to hear your feedback!

FOR MORE INFORMATION, VISIT US ONLINE AT: WWW.GETGLOBALPRO.COM/PREFERRED-CLIENT-SERVICES

Ready. Recover. Rebuild.™

OUR PREFERRED CLIENT SERVICE™

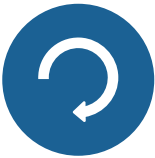
This concierge-like service complements your current insurance risk management programs to ensure you expedite your claim process and maximize your recovery.

The best way to utilize the GlobalPro professional services begins with advance planning and preparation. By joining the Preferred Client Services Program, you can receive assistance with that preparation process – as well as other benefits to help safeguard yourself, your business or association. Take advantage of the many benefits of membership and give your Association then piece of mind you deserve.



Ready

An essential component of our pre-loss program is the development of a disaster response plan.



Recover

In the event of a loss, insurance claims are immediately documented, filed, and managed.



Rebuild

Essential to a full recovery is the management of documentation, the construction process, lenders and distribution of funds.

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Need to report a claim?
Contact our expert team 24/7

For more information contact:
support@getglobalpro.com

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