

How Florida Policyholders Can Protect Themselves from the “See No Evil” Claims Adjuster

When policyholders suffer a serious property loss from a broken water line or any form of water damage, much of the damage may be impossible to observe with the naked eye. If water saturates wood behind drywall or flooring, this type of damage can only be identified by using appropriate technology.

Unfortunately, some policyholders that suffer water damage notify their insurance company and take appropriate steps to mitigate damages only to find that their settled claim failed to correct serious problems because of a less than thorough inspection.

Insurance companies

have a duty to conduct a diligent survey that does more than simply include damage pointed out by the policyholder. There is a better chance that this happens if your insurance company sends out a licensed Florida adjuster with experience, so you should specifically request that this type of adjuster be sent to meet with you to inspect the damage. When you meet with the adjuster, you should ask for a business card so that you can confirm the adjuster is licensed in Florida.

Some policyholders that suffer damage to their business or home do not realize that there are tools that experienced adjusters can use to uncover water damage or other hazards that are hidden under floors, drywall or roofs. If the adjuster uses an infrared (IR) camera, this can detect hidden moisture that can cause further loss when the property is not restored to its pre-loss condition.



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Water trapped behind a wall or in a floor can cause deterioration of the wood or future mold claims. Experts suggest that this technology be used when water damage occurs because of leaky pipes, flooding or broken water pipes.

If the adjuster you summon to the property only inspects the damage you specifically point out, you should indicate that you are concerned there may be other damage and request assistance in identifying that damage. If the adjuster fails to do anything more than examine the damage you specifically observe, this will often result in an incomplete survey. This may necessitate future claims for catastrophes caused by the failure to properly repair the property to pre-loss condition after the first incident causing water damage.

Property owners who cannot get the adjuster sent out by the insurance company to conduct a full investigation of water loss by using IR technology or other methods to detect water penetration behind walls or in floors or roofs might want to contact an experienced insurance claims attorney.



J.P. has built his entire career on protecting the rights of insurance policyholders, personal injury and wrongful death victims and fighting for the rights of Florida consumers and small businesses. Prior to attending law school, J.P. worked as a claims adjuster for a busy independent adjusting firm in Miami where he handled hundreds of claims. Before launching his own law practice in 1994, J.P. worked for a prominent insurance defense firm in Miami. He now uses the insight that he gained working for the insurance industry for the benefit of his clients. J.P. has recovered millions of dollars for victims of denied or underpaid insurance claims, victims of catastrophic personal injuries and wrongful death and on behalf of those that have been taken advantage of by Big Business and Big Insurance. In Miami-Dade County call J.P. at (305) 461-1095 or toll free at (866) 71-CLAIM or fill out the short online contact form at www.YourAttorneys.com.

Noteworthy May Dates

Cinco de Mayo

Cinco de Mayo is a celebration of the Mexican Army's victory over France during the Franco-Mexican War. The battle is deemed a small holiday in Mexico. But in the U.S. Cinco de Mayo is mainly a celebration of the culture and heritage of the Mexican people. Enjoy those Margaritas! Salud!

Mother's Day

Mother's Day is a day dedicated to honoring and recognizing mothers. In 1914, Woodrow Wilson signed a proclamation recognizing the second Sunday in May as Mother's Day. Happy Mother's Day to all mothers and mother figures!

Memorial Day

Memorial Day is a U.S. holiday to honor and remember those who sacrificed their life while serving in the military. Memorial Day was previously known as Decoration Day. In 1971, Congress declared it a national holiday. It also marks the unofficial start to the summer season.

Don't quit on your insurance claim just because your insurance company quit on you!

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