

## **CONSTRUCTION WORK SLOW DOWN CAUSES PROBLEMS FOR HOMEOWNERS**

The economic crisis has hit everyone, and the construction industry is no exception. This is a problem for more than just construction workers. You may be affected without even knowing it.

Lately people aren't building new houses or doing remodeling as much. And any repairs that aren't necessary are being put on the back burner. What this means for contractors is that they are looking for work in areas other than their specialty. The problem with this is that homeowners are getting the short end of the stick when it comes to home repairs after an insurance claim.

Fire, water and storm damage don't care that we're in an economic crisis. When these kinds of disasters hit, most people don't know where to turn. Insurance agents can help you get started, but the ultimate decisions about who works on your property are up to you. There are some things you need to know to ensure that you're getting the repairs you need and the service you deserve.

More and more people from different areas of construction are infiltrating the business of insurance repair because it has been the least affected by the economic situation. This is bad for homeowners who have a claim.

"We are seeing a lot of clients that have fallen prey to inexperienced contractors," says Rick Corum, owner of Acclaim Restoration, a local contractor that specializes in insurance repair. "People are having insurance claims and calling someone that says they can handle the job only to have their problems compounded when the contractor they hire isn't experienced with insurance claims."

When your home has been destroyed by fire, water or storm damage you shouldn't have to worry about the quality of repairs you are receiving. Insurance repair is a specialized category of construction that not just anyone is qualified for. Many factors need to be considered when choosing a contractor to handle your insurance repairs.

For instance, the contractor you use for a water damage repair needs to take several extra precautions to make sure that your repair is handled correctly. Simply fixing the damage can lead to worse problems down the road like rot and mold, which could be avoided by using a contractor who specializes in insurance repair.

The same is true for fire damage. Cosmetically repairing a home doesn't get rid of the smoke smell that penetrates every surface of your entire house, even areas that weren't affected by the fire. A trained professional can help you get rid of the odor for good as well as make the necessary repairs to your property.

"The insurance repair business is tricky," says Corum. "It's about so much more than just making a home look better. Many factors go into a thorough repair after an insurance claim, and the cosmetic aspect should be the final step, not the only step."

There are some qualities of a professional contractor who specializes in insurance repair that you can look for. The years of experience in insurance repair is a good indicator of a contractor's ability to handle your claim. But be careful to make sure that your contractor

specifically has experience in insurance repair and not just years of experience in another area of construction.

A contractor that knows his way around the insurance business will use estimating software that is compatible with most insurance companies. This is important for two reasons. First, because it minimizes the hassle for you and your agent, and second, because it ensures accurate pricing that your insurance company will pay for on your claim.

One overlooked part of the insurance claim process is the involvement of your mortgage company. This throws even more kinks in the already confusing process including additional paperwork, draw schedules and extra inspections. A qualified insurance repair specialist will help you through every step of this complicated process.

Often during the course of an insurance repair, additional damage may be discovered that was not included in the estimate that your insurance company agreed to. A contractor should know how to mediate supplemental work with your insurance company to make sure that all of the repairs you need are covered.

One thing you definitely want to look for in an insurance repair contractor is someone who is properly licensed and insured. Because construction sites are dangerous, especially those involving insurance damage, a company should have both liability and workman's compensation insurance before you allow them to do any work on your property.

Falling prey to inexperienced or unqualified contractors, not to mention contractor scams, is often the result of a lack of understanding about what you need and how to get it. These factors only skim the surface of the things you should look for when hiring a contractor to complete your insurance repair job. For more information about choosing the right contractor and avoiding scams, visit [www.AcclaimRestoration.com](http://www.AcclaimRestoration.com) or call (256) 740-5646 or toll-free (866) 740-5646.