

Know Your Rights: Navigating Insurance Claims as a Homeowner

When disaster strikes your home, it's easy to assume the insurance adjuster is on your side. However, it's important to understand that their primary responsibility is to the insurance company — not to you.

That's why being well-informed about your rights throughout the claims process is essential to protecting yourself and your property.

1. You're Free to Choose Your Own Contractor

Insurance providers may suggest you use one of their “preferred” contractors, but the final choice is entirely up to you.

You are legally entitled to hire any licensed and insured contractor that you feel confident in.

Keep in mind:

Recommended contractors often work under agreements with insurers at reduced rates, which can mean corners get cut or quality is compromised.

At Restoration Doctor, our loyalty is to the homeowner — not the insurer.

2. You Deserve to Be Made Whole Again

Insurance policies are designed to **restore your home to its original, pre-damage condition** — no more, no less. This principle is known as indemnification.

Your insurer is required to:

- Cover all damages included in your policy
- Pay for all reasonable, necessary repairs
- Bring your property back to how it was before the incident

Cutting costs at your expense isn't acceptable — and it's against the law.

3. You Can Dispute Undervalued Estimates

If the settlement offer you receive is significantly lower than what your contractor quoted, don't feel stuck. You have options to push back.

You can:

- Ask for a detailed, written breakdown of how the estimate was calculated
- Submit a formal complaint or dispute
- Bring in an independent adjuster or appraiser
- Consult an attorney if necessary

Your rights include protection from deceptive or unfair settlement practices.

4. You're Entitled to Clear Communication

Insurance adjusters are obligated to keep the process transparent.

That means you can demand they:

- Respond to your inquiries in a timely manner
- Clearly explain any claim reductions or denials in writing
- Share your policy's full terms, including all exclusions

If your adjuster avoids contact, withholds information, or creates unnecessary delays, it could constitute "bad faith" — a legal violation that can be challenged.

5. Fair Pricing Is Your Right — Not Adjuster-Controlled Rates

You might hear that certain repair rates are "standard" across the industry — but don't be fooled.

There is no legally mandated price list for restoration work. Pricing should be based on your agreement with your chosen contractor, not on estimates generated by software like Xactimate or controlled by insurance companies.

When an adjuster tries to force specific pricing, it may be considered illegal price fixing.

Quick Recap:

- **You decide who repairs your home**, not the insurer.

- **Your policy entitles you to full restoration** of your property.
- **You can challenge lowball offers and unfair tactics.**
- **State and federal laws protect you from bad faith practices.**

Never let intimidation or time pressure push you into settling for less than you're owed.

At **Restoration Doctor**, we're not just here to fix your home — we're here to ensure you're treated fairly, with the knowledge and tools to fight for your rightful claim.