



# DON'T SUFFER A FIRE LOSS ALONE

When your property is damaged by a fire,  
it can be overwhelming. Let us help.



We are fire damage  
experts

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You have enough to worry  
about after suffering a fire loss.  
Let us help organize your  
relocation, document your  
damages and make sure you are  
paid everything you are  
rightfully owed.

Rockwall National Public Adjusters has recovered  
over **\$47 million** for our clients!



I would sincerely like to extend a note of sympathy for your loss. I hope that you and your family are safe and well. As a 25 year veteran of insurance claims adjusting, I have worked with countless families who have suffered quite possibly their greatest tragedy and assisted them, side by side, helping restore their homes.

I began my career as an adjuster for insurance companies. After spending over a decade defending the side of insurance carriers, I became weary, feeling like I couldn't help my clients. Coverages with the companies I represented were being reduced, premiums and deductibles were increasing, and there was a growing disconnect between what I observed as damage and what the insurance claims departments were willing to pay.

After arriving in Florida in 2005 to assist with Hurricane Wilma, I was made aware of Public Adjusters who solely represent policyholders, not the insurance companies. Now, as a Public Adjuster, I can truly fight on behalf of my clients and level the playing field against insurance companies. I would be honored for my company and team of experts to assist you through this process to ensure you are made whole, your home is properly restored, and your family is again secure.

.....  
**JOSHUA M. CONNOR**  
**OWNER**

**ROCKWALL NATIONAL PUBLIC ADJUSTERS**

**Office: 866-483-4001**  
**[www.rockwallnpa.com](http://www.rockwallnpa.com)**  
**1600 S Federal Hwy, Suite 400**  
**Pompano Beach, FL 33062**

# 5-STEP FIRE CLAIM CHECKLIST

A fire can turn your world upside down. unfortunately, you need to move quickly to ensure a second tragedy doesn't occur with your insurance claim.

## 1) Photo document your damages

Items you can't substantiate as damaged, or aren't present for your insurance to inspect, may be excluded. Make sure to photo document items before throwing them out, or cleaning them. Be careful not to discard items that may have contributed to starting the fire.

## 2) Itemize your contents

We recommend you go room by room and itemize damages after your loss. It's difficult, if not impossible, to remove the smell of smoke from soft goods, like mattresses and couches. In addition, soot can quickly corrode electrical components\*. Items such as TVs or computers may work fine for now, but over time the soot inside its components can corrode and become inoperable.

## 3) Secure Relocation assistance

Even if your damages don't seem severe, soot from fire is potentially dangerous to your health and can contain cancer causing carcinogens\*\*. Although insurance companies often argue that costs to relocate you are only paid back to you on an incurred basis, there is no reason for you to suffer when they have the funds readily available to relocate you.

## 4) Confirm Cause and Origin

Until the cause of your fire is confirmed as covered by your insurance policy, no matter how obvious it may be, they may withhold any payments to you, including relocation assistance. Don't remove any items that may have contributed to the cause of fire. Be especially aware of any fire investigators sent out by the insurance company.

## 5) verify the extent of your damages

Make sure you have qualified professionals inspect & determine the cost to restore your home to pre-loss condition. Depending on your policy, you may also need to provide the insurance company with a Proof of Loss form which is essentially a sum total of damages being claimed. We highly recommend you seek assistance preparing this legal, binding document.

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It's a little known fact that the responsibility to prove, or substantiate your damages often falls on the policyholder, not the insurance company. We hope the suggestions above help protect you getting the money you need to fully repair your home and replace your damaged contents.

The checklist, recommendations and opinions above are not to be construed as legal advice by Rockwall National Public Adjusters

# TECHNICAL INFORMATION

How we win



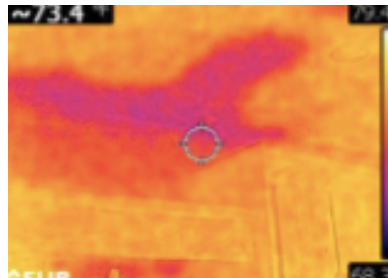
## Did you know...

- Soot and smoke, spreading quickly throughout a home, can settle in places that aren't commonly seen, such as inside of window frames and electronics. Soot can quickly corrode metallic materials inside electronics and even wall electrical outlets\*
- Soot can contain carcinogens\*\*. It imbeds itself into porous materials. Washing soft goods and cleaning surfaces may not remove these particles. Many fire victims complain of the smell returning weeks, sometimes months, after the damage occurred. It's extremely hard to remove the smell from contents such as mattresses and couches.
- Soot and smoke can easily penetrate inside of your walls, especially if the smoke was present in your attic.

## Tools of the trade

### FLIR Camera

Wet insulation above the drywall in this home went unnoticed by the insurance carrier until we employed our FLIR camera to reveal the damage.



### Moisture Meter

Although our clients were initially told their floor was dry, our sophisticated moisture meter penetrated to the sub-floor and revealed extremely elevated moisture levels.



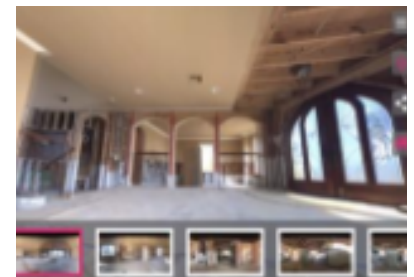
### EXPERTS

Our team includes professional engineers, hygienists and licensed contractors who assist in thoroughly evaluating all damages and the actual costs for repair and replacement.



### TECHNOLOGY

Employing the latest VR technology, we are able to allow both clients and insurance companies alike to virtually "walk through" a damaged property. This helps to expedite claims.



Lighting the Way to Recovery

# CLIENT SUCCESS STORIES

Why we win



## Steve F. Hollywood, Florida

During a rare cold snap, our client turned on his heater and soon noticed the smell of fire. Dust ignited, spreading flames inside the attic ductwork. After the fire department put out the fire, our client called his insurance company. The adjuster came out and paid a small amount for replacing the ductwork and ceiling.

Our client felt that a thorough inspection had not been completed and he hired our company to assist. After thoroughly inspecting the damages we were able to ascertain the fire in the ductwork had actually burned a truss above it in the attic, which the insurance adjuster never entered. Additionally, the fire spread soot throughout every ceiling register and every bedroom, as well as compromising the HVAC system's coils, necessitating replacement.

After submitting our evidence and documentation to the insurance company, we were able to secure an additional payment in the amount of **\$220,000.00** for the homeowner.

## Wanda C.

Loxahatchee, Florida

On a causal Saturday morning our client ventured out to run errands. Her son took the initiative to cook for the family and began grilling steaks while frying fish in the kitchen. While attending to the grill, the fish began to flame. The son panicked, poured water on the grease fire, accidentally causing it to worsen, and burning his hands while attempting to put out the flames.

After dealing with their insurance company for months, meeting with multiple adjusters and investigators, and being questioned by insurance company attorneys, they had enough, so they reached out to Coastal to handle the claim.

Within a few short weeks we helped our clients get relocated to sufficient housing, our estimate of damages was submitted and we began settlement negotiations.

Rockwall stopped the insurance company from unnecessarily stalling, and recovered **an additional payment of \$101,888.76!**





# MEET OUR TEAM

We work for you, not the insurance company

ROCKWALL NATIONAL PUBLIC ADJUSTERS' TEAM HAS SUCCESSFULLY HANDLED OVER 1000+ CLAIMS, RECOVERING OVER \$47 MILLION FOR OUR CLIENTS. WE OFFER YOU A COMPREHENSIVE SERVICE, INCLUDING INSPECTING THE LOSS SITE, ANALYZING DAMAGES, COMPILING CLAIM SUPPORT DATA, BEING PRESENT FOR ALL ON-SITE MEETINGS, REVIEWING COVERAGES, AND NEGOTIATING YOUR SETTLEMENT.

OUR FRIENDLY OFFICE STAFF ASSISTS WITH INSURANCE, MORTGAGE AND PAYMENT PROCESSING SO THAT YOU HAVE MORE VALUABLE TIME TO FOCUS ON WHAT'S REALLY IMPORTANT - YOUR HOME AND YOUR FAMILY.

ROCKWALL NATIONAL  
PUBLIC ADJUSTERS HAS  
SUCCESSFULLY  
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MILLION

FOR OUR CLIENTS



# Rockwall National Public Adjusters

Rockwall National Public Adjusters could get you **747% more money** for damages. No, that's not a typo! Ask us how!  
**CALL NOW!**

**866-483-4001**



**ROCKWALL**  
NATIONAL PUBLIC ADJUSTERS

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# ARE YOU UNSURE IF THE PAYMENT YOUR INSURANCE COMPANY HAS OFFERED IS SUFFICIENT?

Need a helping hand to get you through  
the insurance claim process?

Need someone to fight on your behalf to  
get the money you deserve for damages?

We're here to  
help. CALL NOW!

**866-483-4001**

Joshua M Connor - Public Adjuster  
Florida License #P012372

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.