



Successful Claim Settlement

(It Really is a Three Step Process)

When a claim is submitted by a home owner, the insurance company who holds the policy ex-

1. **Emergency Services:** designed to control the severity of the loss and to limit the scope of damages and the cost of repairs, while setting clients at ease;
2. **Remediation Services:** designed to set the conditions where the structure can be restored without fear that residual moisture left behind won't cause future problems and where an estimate is provided to help the insurance provider understand the scope of the restoration effort and its associated costs; and
3. **Restoration Services:** designed to restore the home to its pre-loss condition using 'like kind and quality' materials — to the satisfaction of the home-owner.

**Industry Standards Provide the Foundation for
Basic Principles of Proper Restoration Practices**

Industry Standards have dictated that:

- Emergency Services Must Consist Of:**
- Services being available and provided on a 24/7/365 basis since timing is crucial and every minute counts.
 - An initial site inspection and obtaining signatures on the required authorization form.
 - Establishing a cause of loss versus reported loss. If different, reporting it to

☎ : 613-720-6743
☎ : 613-834-2021
✉ : info@jitottawa.com

5929 Jeanne D'Arc Blvd.
#229, Orleans, ON
K1C 7K2



the Claim Representative as quickly as possible.

- Providing basic services designed to control the severity of the loss that include securing the premises, removing hazards, emergency boarding up, water extraction or general clean up: all designed to prevent further damages to the structure and the contents.
- Submitting a status report & pictures within 48 hours which will help the adjuster assess: exact cause of the loss, initial damage assessment and reserve estimates for both the dwelling and the content and the general risk condition of the property.

Remediation Services must consist of:

- Sorting through the damaged content, listing both damaged and unsalvageable items.
- Packing out the content and moving it to an unaffected area to prevent potential and/or additional damage.
- Completing the tear out of the damaged areas.
- Dependent on the category and type of loss: washing, disinfecting and/or sealing the effected areas.
- Developing a plan to dry the structure, set conditions, install necessary equipment, establish daily monitoring procedures and capture readings in drying report. When conditions are met, the equipment is removed.
- Scoping the loss, writing repair estimate and submitting to the insurance provider.

Restoration Services must consist of:

- Once authorization is received, establishing a schedule with home owner.
- Conducting work according to the estimate to restore structure to pre-loss condition.
- Cleaning/Resetting the content and performing after-job cleaning.
- Upon completion, walking through the effected areas with the home owner to ensure satisfaction.
- Asking the home owner to sign an Acceptance Form as required by the insurance provider.
- Submitting the final invoice and request for payment.
- Closing the file

A major risk an Insurance Company faces is when the Contractor fails to apply industry standards during the remediation process.

Expectations are such that when the claim is settled, it stays settled!

Benefits of Working With JIT

As an organization who's proposition is "Helping Insurance Providers Deliver Value", JIT has invested a lot of effort into understanding the remediation process. And with that knowledge, we've developed procedures which have led us to consistently apply the industry standards. All of that leads to consistent results which in turn, leads us to 'delighted' customers. And really, isn't that what it's all about?

Some ways your organization might benefit from using the services provided by JIT Remediation & Restoration Inc. include:

- Our staff are experienced, trained fire and water restoration specialists, certified in the latest techniques in remediation, cleaning and restoration;
- We follow IICRC industry standards for cleaning/drying the structure, which have been developed to inhibit future problems such as musty smells, the growth of mould, warping floors, etc;
- As part of our remediation services, we provide a scope and written repair estimate to the insurance provider;
- You always know what's going on because our procedures includes timely communications;
- JIT is already preferred contractors for some major insurance companies and have serviced individual claims for numerous others and though we may not be on your preferred contractor list, we believe it's only a matter of time before you begin to recognize the value that we would bring to your customers.

(Tous nos services sont disponibles en français)