# QUICK GUIDE TO YOUR INSURANCE LOSS CLAIM

Most of our customers have never experienced this kind of damage to their property, so we have provided this simple guide to walk you through our process of restoring your property to pre-loss condition.



The mitigation team will proceed to dry the structure thoroughly and do any demo necessary to complete the drying process. This process can take, on average, a minimum of 3-5 days depending on the saturation level. They will also make an assessment for mold.



If you have any personal property that has been affected, our Contents department will carefully pack, move, and store your contents in our climate-controlled warehouse. We will treat your contents to remove any soot or smoke residue/odor. Once repairs are complete, your contents will be returned to your home.



As soon as the structure is dry, an ERX Repairs Estimator will arrive onsite to assess the damages and write an estimate for the repair. This may take 1-3 days. Once the estimate is complete, we will submit it to your insurance company. Your insurance adjuster may take anywhere from 2-10 days to review the estimate.



Once the repair estimate has been approved, an ERX Project Manager will be assigned to you. They will be your main point of contact for the remainder of the claim process with ERX. Your Project Manager will handle the scheduling and oversight of construction throughout the repair process.



Although we request direct payment from your insurance company, it is often their policy to send payment to the policyholder, who in turn will remit payment to ERX.

Please feel free to call us with any questions!

704.626.6800





You can speak with these team members to get specialized assistance with each stage of your claims process:



ERX wants to ensure that every single person gets the service

they deserve, so if you need additional assistance please contact Howard Monteith, Managing Partner, at 704.707.6217.

# INSURANCE TERMS

## MITIGATION

The process of removing water and drying the structure

# REMEDIATION

The process of removing mold or other harmful organic elements

# **ABATEMENT**

The process of removing asbestos or other harmful man-made materials

## CONTENTS

Any non-fixed personal belongings inside the property, such as furniture and clothing

#### ADJUSTER

Representative of your insurance carrier responsible for reviewing and determining claim coverage, and issuing payment