

"I initially believed that, as a retired developer and builder, I had the skills and knowledge to deal with the insurance company and negotiate rebuilding. I soon learned that I was wrong. Without SMW's expertise, we would have been unable to achieve such a satisfactory result."

- RESIDENTIAL CLIENT

WHAT TO DO WHEN YOU EXPERIENCE PROPERTY DAMAGE:

- Protect your home or business from further damage. Hire a professional board-up company who can secure your property by boarding up any exposed areas, including holes in the roof, broken windows, and broken doors.
- Report your loss to your insurance company and/or your insurance agent.
- Hire a restoration company to do emergency remediation.
- When declared safe by the fire department, enter the home or building and remove valuables such as cash or family photographs, but do NOT disturb areas or property located at the origin of the loss.
- Document the damage to your property with video and/or photographs.
- Review your entire insurance policy to be sure you understand your rights before beginning any negotiations with your insurance company.
- Check the references and qualifications of any service provider, including your insurance company's adjuster.
- Save all of your receipts after the incident. Keep a written record of all interactions with your insurer.
- Notify your utility companies, cable TV, internet, newspaper delivery and other service providers to change or stop services. Contact your phone company to set up voice mail or forward your phone line. Contact the post office to forward or hold your mail. Contact your mortgage company to discuss their insurance claims payment process.

CALL SWERLING MILTON WINNICK: 781-416-1000

We'll talk with you without any obligation. If you choose to hire us, we will help you with all of the above, provide a clear understanding of what your policy covers and negotiate your claim with the insurer.