

Do Not Sign a Release on Mold Damage without Seeking a Third-Party Consultation

If a homeowner experiences a mold issue due to a hurricane, there are several things they need to do to start the claim process.

CORAL SPRINGS, FLORIDA, USA, September 23, 2022 / EINPresswire.com/ -- With the hurricane season well under way, [Aftermath Adjusters & Consulting](#), LLC warns consumers not to sign documents releasing an insurance company for further claims without first seeking a third-party consultation, like a [public adjuster](#).



“The [mold](#) remediation process is expensive,” states Lee Anderson, General Manager of Aftermath Adjusters & Consulting. “Such claims cost insurance companies millions of dollars especially after a hurricane. Some companies offer what looks like a big settlement to homeowners but require the homeowner to sign a release. This release says that the company will not be responsible for paying for further damages from the event. Unfortunately, much of the mold damage can’t be seen by the naked eye. Too many homeowners sign the release only to find mold hiding behind the walls several weeks or months later.”

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Whether a homeowner contacts their insurance company first or a public adjuster doesn’t really matter. However, contacting a public adjuster is something everyone should consider when mold is present”

J. Lee Anderson

If a homeowner experiences a mold issue due to a hurricane, there are several things they need to do to start the claim process.

1. Realize a Mold Problem Exists

Mold grows almost anywhere and can live on almost every surface. It is most prevalent when there is an abundance of humidity and moisture - both of which are prevalent in Florida after a

hurricane.

“As mold grows, it sends spores into the air. These spores land on a wet surface and begin to reproduce. Before long, mold is everywhere,” states Anderson.

Unfortunately, toxic mold thrives in the conditions found after a hurricane. This means that a homeowner who has experienced water or flood damage is also likely to be dealing with mold damage. This type of damage causes health risks to those living or working on the property, as well as property damage.

If a homeowner has a mold problem, they will note such things as:

- Dark stains on the ceiling, walls, or floors
- A musty odor
- Peeling wallpaper or paint
- Allergy or asthma issues

2. Determine the Coverage for Mold Damage

“Because mold damage is expensive, many insurance companies exclude mold damage as a covered event. Other companies limit the coverage or cap the payout,” states Anderson.

“Because of this, many homeowners don’t have enough money to do what is necessary to repair their home. They may even try remediation processes that do not get rid of the mold in the walls or crawl spaces of the home.”

Anderson suggests that homeowners carefully go over their insurance policy to determine if the policy covers mold damage. If they are unsure, they can contact a public adjuster to help them understand their policy.

3. Contact the Insurance Provider

Mold grows quickly, so the sooner a homeowner gets started on the remediation process, the better. “Homeowners should let their insurance company know about the issue as soon as possible,” states Anderson. “If they have pictures showing mold or the damage from mold, that is even better.”

After the contact, the homeowner’s insurance company will send out an adjuster to create a damage report. This report will be the main document used to determine the settlement for the mold claim.

4. Contact a Public Adjuster

“Whether a homeowner contacts their insurance company first or a public adjuster doesn’t really

matter. However, contacting a public adjuster is something everyone should consider when mold is present," says Anderson.

Anderson reminds homeowners that the insurance adjuster works for the insurance company. Their job is not to get the homeowner the best possible settlement. In fact, it is in their best interest to deny a claim or offer a low settlement. "Homeowners need someone on their side to represent them in the process."

According to Anderson, a public adjuster has the resources and tools needed to determine the cause of the mold damage as well as create a remediation plan to rid the property of mold.

When hiring a public adjuster, they will:

- Work with insurance companies to file the claim
- Attend on-site inspections
- Create appropriate documentation
- Negotiate the best possible settlement
- File appeals in case of a denial

"It's always good to rely on an expert - someone who has done this before and knows what they are doing," says Anderson. "That's just what a public adjuster is."

About Aftermath Adjusters & Consulting

Aftermath Adjusters & Consulting, LLC a public adjuster firm with 50+ combined years of experience who advocate for homeowners when negotiating and appraising an insurance claim. Public Adjusters are licensed and trained insurance claims adjusters who work with claims from the initial inspection, gathering and providing the insurance company the documents needed to fully investigate a claim, preparing a professional estimate, negotiating the claim, and meeting at all on-site inspections. Aftermath Adjusters & Consulting has experience with hurricanes, floods, fires, mold, cast iron pipes, roof leaks, and other natural disasters that can cause significant damage to a home.

J. Lee Anderson

Aftermath Adjusters & Consulting, LLC

+1 954-329-2456

admin@aftermathadj.com

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