

The following collection of questions have been frequently asked of Arizona Fire & Water Restoration, Inc. (AzFW) during our many years of providing restoration services. We understand the business and want to help you through the sometimes confusing process.

Q. - I am confused by all the many people who are involved with my claim. Can you explain who they are?

A. - The insurance agent, who sold you the policy, is the insurance company's representative. The insurance adjuster, who is assigned to your claim, will work with us to approve and pay for repairs or replacements based upon your insurance policy coverage limits. Your mortgage company may be involved to assist with ensuring that your property is repaired back to pre-loss condition. AzFW, your restoration contractor, has been hired by you and will work with all the different parties to restore your damaged property.

Q. - My property has been damaged. Who will repair my property?

A. - You, the insured, are in charge of your loss and are the only person who can choose and hire the repair contractor. AzFW are "full service" licensed and bonded Disaster Recovery Specialists™. In all cases, we work for you and pledge to return your property back to its pre-loss condition.

Q. - Do I need to get multiple estimates?

A. - No. Your insurance policy does not require multiple estimates. By hiring AzFW, one call does it all. We are fully prepared to handle your entire claim from beginning to completion; that includes 24/7 emergency services, handling your personal property, dry cleaning needs, mold remediation, bio-hazard cleanup and, of course, complete property restoration. That is why we can say, one call does it all.

Q. - My property was damaged by fire and I am concerned about smoke damage issues. What do I do?

A. - AzFW takes the necessary steps, using a "multi-step" process, to ensure your property has been completely decontaminated of all fire and smoke damage and odor. That is why we are able to offer a written no-smoke odor warranty. It should be comforting to know we have never had a failure in our odor control process.

Q. - My property has been damaged by water intrusion and I am concerned about mold. What do I do?

A. - AzFW has certified drying technicians who will instruct you on the process and what to expect. Specialized drying equipment will be set up to dry your property in the quickest method possible to help prevent mold growth.

Q. - I think my property has mold. What do I do?

A. - AzFW has certified mold remediation technicians who can remove existing mold. Many insurance policies include mold coverage. You will need to read your policy or ask your agent or adjuster about the limits of your policy.

Q. - How does the claim get paid?

A. - AzFW will provide a computerized repair estimate to the insurance adjuster who will approve the repair estimate and issue the repair payment, less your deductible.

Q. - When is the deductible paid?

A. - The deductible is your responsibility and is due before any services begin.

Q. - I received the insurance payment and the mortgage company's name has been included. What do I do?

A. - We understand the process. If you request, we will contact your mortgage company and provide them the necessary claim documentation so they can process the insurance payment. On large claims, they will make periodic payments so work can progress. We will assist in the mortgage company's property inspections.

Q. - What is depreciation?

A. - Some, not all, insurance policies include depreciation on selected items. Recoverable depreciation is refunded when all of the repairs are completed. Non-recoverable depreciation is not refunded and will have to be paid by you directly to AzFW.

Q. - Why did I receive "20-day preliminary lien" notice?

A. - AzFW, depending on the size of the loss, follows the state requirements of pre-liening property damage losses. A 20-day preliminary lien notice is not a reflection of your honesty but is a required document for contractors to protect their payment rights.

Q. - I have damaged personal property. What do I do?

A. - AzFW will inventory all of your personal property, pack up, clean or restore, store at a climate controlled location and return upon completion of your repaired property. The items that can not be repaired may be replaced providing you have coverage.

Q. - What do I do with my valuables?

A. - We recommend that you collect all of your jewelry and firearms, when safe to do so, and keep them in your possession. If they are contaminated or damaged, notify your Project Manager who will personally handle these items.

Q. - Who makes the fixture and construction material selections?

A. - Your Project Manager will meet with you and help you with this process. We have pre-approved suppliers that will be called upon to help with the necessary selections of construction material including flooring, paint colors, lighting and plumbing fixtures, cabinets and countertops, appliances and window treatments.

Q. - What happens during the repair process?

A. - The Project Manager and the Project Coordinator assigned to your project will be scheduling the repairs through AzFW crews and pre-approved vendors to ensure the highest quality repairs. If additional damage repairs are required, the Project Manager will submit an estimate, called a supplement, to your insurance adjuster for approval before work begins. Any extras requested by you that are not part of the damage repairs must be approved in writing and paid in full to AzFW before work on those extras begin.

Q. - Do I get a Certificate of Satisfaction, a warranty, and a lien release?

A. - Upon the satisfactory completion of all services, AzFW will present you with a Certificate of Satisfaction. We will keep a signed copy for our records. Included in this document is our two year written workmanship warranty and a lien release that is valid once all payments are received.

Please contact your Project Manager or the office should you have any questions or need additional service. We are here to serve you and provide you the best possible reconstruction services available.

We are honored to serve you.

WHAT TO DO AFTER A LOSS...

If it is safe to do so, try to locate the following items:

- Identification, such as a driver’s license, passport, social security cards, etc.
- Medications/Prescriptions (In the event of a fire, order new medication)
- Eyeglasses, hearing aids, prosthetic devices, etc.
- Valuables, such as credit cards, bank books, cash, and jewelry
- Homeowner’s Insurance Information

PHONE NUMBERS:

- American Red Cross (602) 728-9600 • APS (602) 744-5000 • SRP (602) 236-8888 - Electricity/ (602) 236-3333 - Water • Southwest Gas (800) 873-2440 • Qwest (800) 529-6188
- Direct TV (888) 284-8086 • Dish Network (866) 884-7554 • Cox Communications (623) 594-1000

AzFW Project Manager _____ Mobile # _____

Insurance Policy # _____

Adjuster: Contact Name _____ (M) _____ (O) _____

Mortgage Company: Policy # _____

Contact Name _____ Contact # _____

IF YOU NEED TO RELOCATE TO TEMPORARY HOUSING, be sure to notify your local police department that your home will be unoccupied and how to reach you. Also make arrangements for your mail to be forwarded to your new address.

Notes _____

