

## Entertainment/Recreation Factors to Consider

Be sure to understand each of the following factors before engaging with the insurance company.

Knowledge is the key to a successful claim outcome.

- ✓ What is my broker's/agent's role?
- ✓ Does the adjuster work for us or the insurance company? Why they can't work for both. It's a conflict.
- ✓ Does the insurance company pay for professionals necessary to evaluate my claim? Are they working for me or them?
- ✓ Is there coinsurance in my policy? What does it mean?
- ✓ How quickly can I get started rebuilding?