

GUARDIAN PROGRAM

EXPEDITING THE CLAIM PROCESS THROUGH
PREPAREDNESS

How it Works

1. INSURANCE POLICY REVIEW TO ENSURE PROPER COVERAGE
2. INTERIOR CONDITION DOCUMENTED USING 3D SCANNING
3. EXTERIOR CONDITION DOCUMENTED USING 3D SCANNING
4. A ROOF INSPECTION BY LICENSED HAAG INSPECTORS
WITH PHOTOGRAPHS/VIDEO/WRITTEN REPORT
5. ALL DOCUMENTATION IS STORED IN A DIGITAL FILE
AND WILL BE READY WHEN YOU NEED IT

"We take your property as it is today and put it in a digital file. That way, when disaster strikes, there's no dispute on what's damaged, only what it will cost to replace it." - John McAndrew

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THIS PROGRAM IS DESIGNED WITH THE PROPERTY OWNER IN MIND. UNFORTUNATELY, DURING A LARGE LOSS INSURANCE CLAIM LIKE HURRICANES, TORNADOES, HAIL, FLOOD, AND FIRE, THE PROPERTY OWNER HAS TO PROVE THAT MANY OF THEIR DAMAGES ARE CAUSED BY THE EVENT. WITHOUT THOROUGH PROPERTY DOCUMENTATION BEFORE THE STORM, YOU'RE LIKELY FACING AN UPHILL BATTLE.

COMMON DENIALS AND THEIR REASONING

CRACKS- BRICK, FOUNDATION, INTERIOR DRYWALL, MOLDING, DOORFRAMES, GROUT LINES ETC.. *"SETTLING OF THE PROPERTY"*

WATER SPOTS OR LEAKS- *"OLD LEAKS" "SWEATING OF THE DUCTWORK"*

ROOF DAMAGE- *"NORMAL WEAR AND TEAR" "OLD DAMAGE FROM PREVIOUS STORM"*

RUST- *"INDICATOR OF OLD DAMAGE, NOT RELEVANT TO LOSS"*

GENERAL LIVING CONDITIONS- COUNTERTOPS, CABINETS, FLOORING, ETC.. *"NORMAL WEAR AND TEAR"*

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