

## A Fair Assessment: Don't Settle for an Insurance Adjuster's Contractor

**Imagine**—you finally have the open rooms, cathedral ceilings, and dormers installed in your home that you've always wanted. It has given you the extra space your family needs. Months of construction, dust, and mud are over. Life is good.

Then hurricane Irene blows by. A giant oak tree drops onto your new roof, opening up your home to hours of heavy rain. Thankfully, no one is hurt, but you have to scoop up what you can and move out. You and your family are in shock. Even the dog is still shaking.

### From Bad to Worse

This bad dream was all too real for recent clients of ours. And unfortunately, the nightmare didn't end there. Although DG Liu Contractor had performed the original ceiling expansion on this home, the adjuster for the homeowners' insurance company referred a building contractor of his choosing—one that our client quickly became unhappy with. That's when we were called back to finish the job.

### DG Liu to the Rescue

Dale Kramer, our sales and project designer, assessed this family's situation and was astounded at what he saw. "The contractor said he was finished with all the framing work, but we saw that a large, structural beam—the most important element of the entire project—wasn't installed." The tree's impact caused extensive damage to the roof, ceilings, walls, floors, windows and doors. The whole house needed repainting. DG Liu was able to work with the insurance adjuster so that, as Dale says, "they ended up covering the whole cost of the repair, which was substantially more than the original adjuster's estimate."



### Homeowners Should Know...

- **You are not required to use any builder an adjuster assigns to them.**

In fact, it is usually best not to. The referred contractor's first loyalty is to the insurance company, and second to the policy holder.

- **Adjusters are looking to minimize loss to their insurance company.**

Generally, they use a pricing guideline for estimating repairs and materials that doesn't translate to the actual project. They often have existing relationships with contractors who may use low-priced materials and labor to keep costs down. While this reduces the loss for the insurance company, the homeowner often gets shoddy work, sub-par materials, or worse, a contractor who has to be fired mid-job.

- **You are entitled to consult an independent adjuster.**

They will provide an objective assessment of the real cost to restore the home properly and completely. They work for you.

- **Choosing the contractor.**

You can insist that, "this is who works on my house, this is who I want to use."

*Consulted for this article:*

*Zachary Forrest, a professional loss consultant with Goodman-Gable-Gould/Adjusters International  
<http://www.gggai.com>*

**Good News:**  
"With rates low and property values stabilizing, we are seeing an increase in renovation projects and new home builds."

Jeff Starcher,  
Mortgage Banker  
Sandy Spring Bank

Visit our website: [www.dgliucontractor.com](http://www.dgliucontractor.com)



"Hope you don't mind, we've set an "overflow" table in the basement for you guys"

## Were the Holidays A Bit Crowded?

Let us help you design and add the space you need to entertain—or just have a more comfortable home. It can take several months to complete the design process, so **don't wait** until the Spring rush to get started on that kitchen you have suffered without for so long. Give us a call, we'll help you "uncrowd" your home: **301.831.8776**.

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### dgLiu contractor profile:

*Fidel Granados*  
Painter

Fidel Granados, owner of Angelo's Contracting in Rockville, MD, has been our go-to painting contractor ever since we called him for an estimate 14 years ago. We've found it a privilege to work with him and his staff due to their reputation for professionalism and great customer service. When Fidel was asked why he's stayed with us all this time, he is kind enough to return the compliment.

DG Liu Contractor, he says, is "very responsible with the work they do and with their clients. By working with this company for so long, I have come to see them as family and I trust them as a company."

Angelo's Contracting specializes in painting, wallpaper hanging, and drywall.

*Tip:* **PREPARATION is the key to a quality paint job—and often left out by budget painters. Find out what is causing problems, fix them with the proper materials and techniques.**



### See You at the Spring Home Shows:

#### Montgomery County Home and Remodeling Expo

Universities of Shady Grove  
9630 Gudelsky Drive, Gaithersburg, MD  
February 11-12  
Saturday – 10am - 6pm  
Sunday – 11am - 5pm  
<http://www.midatlanticexpos.com/>

#### Great Big Home and Leisure Show

Champions Field House  
40 Southlawn CT, Rockville, MD  
April 28-29  
Saturday – 10am - 7pm  
Sunday – 10am - 5pm  
<http://www.greatbighomeshow.com>

#### Suburban Maryland Spring Home Show

Discover Sports Center @ MD Soccerplex  
Germantown, MD  
March 9-11  
Friday – 11am - 8pm  
Saturday – 10am - 8pm  
Sunday – 10am - 6pm  
<http://www.acshomeshow.com>

#### Montgomery Village Home Show

Lake Marion Community Center  
March 24, 9am - 3pm  
[http://www.montgomeryvillage.com/cal2/Calendar-Get.asp?y=2012&m=3&assn\\_id=11912&cal\\_id=1796](http://www.montgomeryvillage.com/cal2/Calendar-Get.asp?y=2012&m=3&assn_id=11912&cal_id=1796)