

Know Your Rights as a Homeowner When Dealing with Insurance Adjusters

When disaster strikes your home, it's natural to turn to your insurance company for help. While insurance adjusters may seem like they're there to advocate for you, it's important to remember that their primary duty is to the insurance company — not to you.

Understanding your rights as a policyholder before, during, and after filing an insurance claim is essential to ensure you receive the full benefits you're entitled to.

1. You Have the Right to Choose Your Own Contractor

Your insurance company may suggest or “recommend” certain contractors, but you are under no obligation to use them. You have the legal right to hire any licensed and insured contractor you trust.

Be aware: insurance-preferred contractors often have agreements to work at lower rates. This can result in lower-quality work or materials. At Restoration Doctor, our loyalty is to you, not the insurance company — ensuring your needs come first.

2. You Have the Right to Full Indemnification

Insurance policies are designed to **indemnify** — or restore — you to the condition you were in before the damage occurred. That means:

- Paying for all covered damages
- Covering all reasonable and necessary repair costs
- Returning your property to its pre-loss condition

Your insurer cannot legally shortchange your repairs to cut costs or increase their profits. You are entitled to full restoration, not partial fixes.

3. You Have the Right to Dispute Lowball Estimates

If your adjuster offers a payout that seems too low compared to your contractor's estimate, you have the right to challenge it. You can:

- Ask for a written explanation of the lower estimate

- Submit a formal dispute or rebuttal
- Hire an independent appraiser or public adjuster
- Consult with legal counsel, if necessary

The law supports your right to fair treatment and protects you against unjust claim handling.

4. You Have the Right to Transparency and Communication

Your adjuster must:

- Communicate clearly and promptly
- Provide written reasons for any claim denials or reductions
- Disclose your policy's full terms, conditions, and exclusions

If you experience delays, unanswered emails, or evasive responses, this could indicate bad faith — a serious issue that can be reported to your state's Department of Insurance or pursued legally.

5. You Have the Right to Fair Pricing

It's common for adjusters to reference "industry standard" or "customary pricing" using tools like Xactimate. However, there is no law requiring you to accept these standardized rates.

Fair pricing is defined by the contract you make with your contractor — not by insurance software or third-party audits. Attempts to enforce fixed pricing could even constitute illegal price fixing.

Final Takeaways

- **You choose your contractor** — not the insurance company.
- **You're entitled to complete restoration** to your home's pre-loss condition.
- **You can dispute low settlements** and demand fair treatment.
- **You're protected by law** — both at the state and federal levels.

Never let fear, pressure, or confusion push you into accepting less than what you deserve.

Restoration Doctor is here not only to repair your property — but to stand with you as an advocate. We ensure you understand your rights and fight for the full value of your claim.