



ClaimSetter Overview and FAQs

Welcome to ClaimSetter! We're sorry you had an incident in your home. We are your concierge for the repair process.

Below is a brief overview of our services.

I. Claims Preparation Service.

With your cooperation, ClaimSetter will prepare and submit your homeowner's insurance claim to your insurance company. The service may include preparing a loss report and recovery project proposal based on information you provide. We do not conduct our own assessment and we are not claims adjusters or insurance brokers.

II. Claims Purchase Service

ClaimSetter allows your contractor to start repairs faster without waiting for your insurance company to approve your claim and send a check. We will help you pick a contractor. We will pay them now to repair the damage to your home. You assign your claim to us by providing an *Assignment of Benefits*. This allows us to be reimbursed directly by your insurance company. Note; the Claims Purchase Service only works if your insurance company approves your claims.

Other FAQs:

How much does ClaimSetter cost?

It's free. The contractors who repair your home pay us. They like ClaimSetter because your job can start earlier and your work gets done quicker. ClaimSetter deals with the insurance companies so you and your contractors don't have to. Also, if your policy allows for claims preparation, ClaimSetter will receive additional compensation from your insurer.

Why do I need to sign an *Assignment of Benefits*?

For the Claims Purchase service to work, you must provide us with an *assignment of benefits*. The *assignment of benefits* is a legal agreement that instructs your insurance company to pay your insurance benefits to us instead of you. In some cases, you may provide that *assignments of benefits* to your contractor who may assign it to us.

Can I use the Claims Purchase service with any contractor?

Yes, but ClaimSetter must approve your contractor. ClaimSetter only works with licensed and bonded contractors who we approve. We also have many pre-approved contractors for you to work with. ClaimSetter does not warrant or endorse any contractors and we are not responsible if a contractor does not adequately repair your home.

What happens if I use ClaimSetter's services but my insurance claim is denied?

Unfortunately, this can happen. ClaimSetter cannot guarantee that the insurance company will approve a claim prepared or purchased by ClaimSetter. ClaimSetter's services are still free even if your claim is denied but ClaimSetter will not be able to provide the Claims Purchase service for a denied claim.

What if the cost of repairs to my home are less than the insurance benefit payments?

ClaimSetter will pay you the difference or refund the difference to your insurance company as directed by your policy. ClaimSetter will never keep more from the insurance proceeds than what it pays to your contractor for the repairs.

What if the cost of repairs to my home are more than the insurance benefit payments?

ClaimSetter will not pay more to a contractor than has been approved by your insurer. We will work with your insurer to make sure your home can be repaired, but your insurance company makes the ultimate decision on your claim. We provide no guarantees that the policy will cover the full cost of your claims..