

Your Rights as a Homeowner When Dealing With Insurance Adjusters

When disaster strikes, many homeowners rely on their insurance adjuster to be their advocate.

Unfortunately, the adjuster's real duty is to the insurance company — not to you.

That's why it's critical you understand your rights as a policyholder before, during, and after your insurance claim.

1. You Have the Right to Choose Your Own Contractor

Your insurance carrier may “recommend” contractors, but you are never required to use a preferred vendor.

You have the legal right to hire any licensed and insured contractor you trust.

Remember:

Preferred vendors often have pre-negotiated, lower rates with carriers — meaning you might not get the quality of work you deserve.

At Restoration Doctor, we work for you, not for the insurance company.

2. You Have the Right to Be Indemnified

“Indemnification” means putting you back to where you were before the loss occurred — no better, no worse.

Your insurance company is obligated to:

- Pay for all covered damages
- Cover reasonable and necessary costs
- Fully restore your property to pre-loss condition

They are not allowed to shortchange you just to save money for their shareholders.

3. You Have the Right to Challenge a Lowball Offer

If an adjuster sends a “comparative estimate” that’s suspiciously lower than your contractor’s bill — you can, and should, challenge it.

You are allowed to:

- Request a detailed explanation in writing
- Submit a formal dispute
- Hire an independent appraiser or public adjuster
- Seek legal counsel if necessary

The law protects your ability to fight unfair claim handling.

4. You Have the Right to Full Transparency

You can demand that your adjuster:

- Communicate openly and promptly
- Provide written explanations for any denials or reductions
- Share the full terms and exclusions of your policy

If they are delaying, ghosting, or refusing to answer — that may constitute bad faith, and you can take action through the Department of Insurance or even legal channels.

5. You Have the Right to Fair Pricing — Not “Price Fixing”

Adjusters love to say that certain prices are “industry standard” or “customary,” but there is no legally binding price list for restoration services.

Customary pricing is defined by the contract between you and your contractor — not by a third-party audit or an insurance-owned software program like Xactimate.

If your adjuster tries to dictate pricing, it could be considered price fixing, which is illegal.

Key Takeaways:

- You choose the contractor — not the insurance company.
 - You are owed full repairs to pre-loss conditions.
 - You can challenge low payments and unfair delays.
 - You have legal protections under state and federal law.
 - Don't let fear or pressure force you to settle for less.
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Restoration Doctor is here to not only restore your property —

but to empower you with the information and advocacy you need to fight for what's rightfully yours.