Four Key Steps to a Successful Insurance Claim

Determining Policy Coverage

The first step is the analysis of the insurance policy's terms and conditions to determine the rights and responsibilities of the insured as well as the obligation of the insurance company.

2 Documentation of the Claim

The insured is required to prove the full extent of their loss and support their claim with appropriate documentation. Our professional team will recreate an exact picture of your property prior to the loss, which may include architectural drawings, detailed cost estimates, and a variety of evaluations.

Presentation of the Claim

After the full extent of the loss has been determined and documented, the appraisal of loss and damage is presented to the insurance carrier for their review and consideration.

4 Negotiation of Settlement

Our in-depth knowledge of every aspect of your claim allows us to successfully negotiate with your insurance carrier to ensure that you are fully compensated for your loss in accordance with your insurance policy.



Notes



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When disaster strikes, we are the calm after the storm.

Public Insurance Adjusters Serving all of Massachusetts, Rhode Island, and Connecticut

Our Services

What We Do

Our firm will provide you with extensive knowledge and technical expertise necessary to effectively deal with your insurance company relative to all aspects of your claim. This includes: determining your policy coverage to make sure you claim all that you are entitled to; then properly documenting your loss to ensure that you receive the best possible settlement.

How We Help

We achieve an equitable insurance settlement for our clients.

- We support your claim with the extensive knowledge and the technical expertise necessary to effectively deal with your insurance carrier relative to all aspects of your claim.
- We assess your damage in detail, prepare and present a comprehensive claim to the insurance company's representative, and negotiate the best possible settlement on your behalf.
- We guide you through the claims process with professional, personalized service beginning to end.

Expertise in a Wide Range of Areas

- Single-Family Dwellings
- Multi-Family Properties
- Condominium Associations
- Commercial Properties
- · Industrial Buildings
- Residential Personal Property

- Business Personal Property
- Business Inventories
- Machinery and Equipment
- · Loss of Business Income
- · Loss of Rental Income
- Extra Expense



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Types of Claims



Losing your home or business to a fire is a devastating experience. A detailed professional assessment of your loss and damage is critical to obtaining the proper settlement.



Understanding the many different types of water damage is important when considering an insurance claim. Damage caused by a rainstorm is not the same as damage caused by a flood or a burst plumbing fixture.



Many homeowner policies provide coverage for acts of nature such as a windstorm, hurricane, or a tornado. Although wind damage is typically covered by your policy, there are many other factors that can impact your claim.



An act of nature such as a lightning strike can cause substantial damage to your property. Additional damages caused by an ensuing power surge can go undiscovered if not properly assessed.



Property damage caused by a flood is not typically covered under the standard insurance policy. Coverage for flooding must be obtained separately through your carrier or the National Flood Insurance



Recovering from smoke damage is often not a simple matter of cleaning up the soot by removing it from your structure and affected textiles and furniture. Proper assessment of all damage both superficial and hidden is necessary.



Theft and Vandalism

When an unwanted party steals items or causes malicious damage to your property, proper documentation of the items stolen or damage sustained is necessary.



Welcome to Gentili + Rossini Associates

For more than 40 years, our team of skilled Public Insurance Adjusters has successfully represented the policyholder in the development and conclusion of insurance claims throughout Massachusetts, Rhode Island, and Connecticut.



No Two Insurance Claims are Alike

Most insurance companies look at claims through the narrow lens of the written policy to minimize settlement amounts. However, every insurance-related event carries a wide range of interacting variables that must be fully sorted out and understood before it can be properly settled to the benefit of the policyholder. We have the experience to navigate through every element unique to your loss to ensure that you receive the settlement that is right for you.

Our Services

We evaluate and assess the damage to your home or business and prepare a comprehensive claim, which we present to the insurance company's representative on your behalf. We negotiate the best possible settlement for you within the guidelines of the insurance coverage. We provide the extensive knowledge and technical expertise necessary to effectively deal with your insurance carrier relative to all aspects of your claim.

Our sole objective is to represent the insured in the adjustment of their insurance claim by providing stability, clarity, and direction in times of distress. We provide a level of personal service and attention to detail that is always necessary no matter what type or size of claim.



A Track Record of Success

As a result of our representation, our clients typically receive a much higher settlement from their insurance company than can normally be achieved on their own. Our in-depth knowledge of every aspect of your claim allows us to ensure that you are fully compensated in accordance with your insurance policy's terms and conditions. While the goal of every claim is to deliver the highest settlement for the policyholder, our success is also measured in the peace of mind and faster recovery times we bring to our clients.

Our Team

We are well-known and respected professionals in the insurance industry, with a reputation of expertise, persistence, and fairness. Our team of adjusters has extensive professional backgrounds in construction, building estimation, and inventory evaluation. Our technical expertise when applied to the field of insurance adjusting enables us to manage the complexities of any insurance claim. Every claim is prepared, presented, and negotiated by one of our staff adjusters and all claims are overseen by our principal.

Success Stories

Burst Pipes While Away from Home

While in Florida, we received a phone call from our daughter telling us that our home was badly damaged by water from the bursting of frozen pipes. The entire central part of our home from the 2nd floor to the cellar was affected by water damage. Our neighbor recommended Gentili + Rossini Associates. They took over and immediately began the process to remedy our situation. Whatever we needed was handled in a very professional manner, and more importantly, they did so in a very understanding and thoughtful way. Looking back, my wife and I both cannot imagine how we would have fared had we not had these fine people to aid us in putting our life back in order. - Karen & Rick B.

House Fire Total Loss

Thank you for your support in our time of need. The house fire was devastating to our family. The structure was a total loss, and a very fair assessment was agreed upon with the insurance company thanks to your work. The work you did to document the contents was even more impressive. We couldn't bear to walk through the house, let alone detail all of our losses. Due to your professional methods, we're sure we received the highest compensation for our losses.

Doug & Elizabeth W.

Commercial Property Manager

As principal of a large Boston-based property management company, it is important that our firm have access to various contractors and individuals we can count on in a time of crisis. In every instance, and for many years, Gentili + Rossini Associates have always gone above and beyond all expectations. They have successfully handled all aspects of the claims process from start to finish — with skill and professionalism.

- Rob W.

Condominium Association

When our Condominium Association incurred a substantial loss due to wind and water damage, Bob Rossini, as our Public Adjuster, worked very hard and successfully with our insurance company and us to obtain an equitable and appropriate settlement of our claim including obtaining an emergency payment to enable us to make emergency repairs. In the event that we would ever have another claim, we would not hesitate to call upon them or recommend them to anyone faced with a similar situation.

- Jay H.