

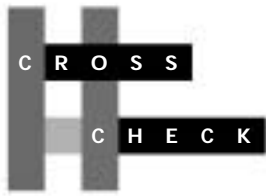


C R O S S

C H E C K

PUBLIC ADJUSTERS SERVING THE PUBLIC

CONTENTS

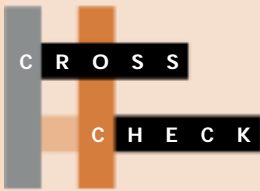


WHY CROSSCHECK	1
WHY USE A PUBLIC ADJUSTER?	3
HOW CROSSCHECK WORKS	4
CROSSCHECK PARTNERSHIPS	5
ASSESSING DAMAGE AND LOSS	6
ADDITIONAL LIVING EXPENSES	8

CROSSCHECK offers you:

- n Over 35 years adjusting for insurance companies
- n Experience adjusting thousands of losses ranging from \$25,000 to \$2 million
- n Expert witness experience in property claim litigation
- n Extensive construction background
- n Business interruption expertise

WHY CROSSCHECK?



Disaster strikes your home or business. Because you have many personal and professional issues to deal with, you need someone to represent you in the accurate assessment of your loss and the rapid, fair settlement of your insurance claim.

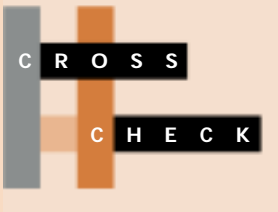
CROSSCHECK is a full-service public adjusting company, representing your interests in recovery from a devastating loss of property.

You are experiencing an unexpected interruption of your life. Your first priority is getting things back to normal. To do that, you need your insurance company to settle your claim quickly.

CROSSCHECK represents *you*, not the insurance company. Our goal is to serve *you*—to protect *your* rights, to settle *your* claim for the maximum your policy allows, and to get *your* funds to you as soon as possible.

As former insurance company claims adjusters, **CROSSCHECK** provides critical insight into the complexities of coverage, ensuring you receive every penny you deserve.

WHY CROSSCHECK?



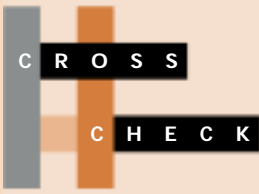
CROSSCHECK understands your disaster is much more than a simple loss of property and possessions. Although it is impossible to replace belongings that carry great emotional value, we do all we can to help you move forward.

The following pages describe our services and will address your concerns. **CROSSCHECK** will not badger you or pressure you to use our service. Hopefully, after reading this brochure, you will come to that decision yourself.

CROSSCHECK has the expertise, the experience, and the means to empower you to resume your life. While you take care of the things that are beyond cash value—your family, your business, your peace of mind—we will initiate, and follow through to completion, the complex and difficult process of interpreting your policy. We will meticulously document and calculate your losses, file your claim, advocate on your behalf in any dispute with the insurance company, and expedite your claim once it is filed.



WHY USE A PUBLIC ADJUSTER?



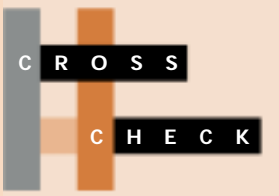
THE INSURANCE COMPANY ADJUSTER

Your insurance company will assign an adjuster to handle your claim. Why not just work with this individual? The answer is simple: The insurance company is in business to make a profit. Every cent they pay out to you reduces that profit. It is not in their interest to assist you in recalling every item you may rightfully claim as a loss. You will be the one who has the difficult job of preparing and submitting your claim, and unless you are an expert, this works in the favor of the insurance company.

YOUR CROSSCHECK ADJUSTER

As a fully licensed and bonded public adjusting company, **CROSSCHECK** works for you, not the insurance company. Our fee is based on how much you recover, so it is in our interest to get you everything to which you are legally entitled. Clearly, you will only reap maximum benefits if you work with an adjuster whose interests are aligned with yours and who has the know-how to do the job. Our 35 years of experience as insurance adjusters sets us apart from most public adjusting companies. If you take the time to review our qualifications, we are confident you will select **CROSSCHECK** to guide you through this difficult process.

HOW CROSSCHECK WORKS



CONTACT AND CONTROL

CROSSCHECK's first step is to contact your insurance company and establish ourselves as the liaison between you and their representatives. We try to minimize your stress and relieve you of anything that does not absolutely demand your personal attention. We will keep you informed of our progress through simple, concise communications and will always be available if you have questions or concerns.

ASSESSING YOUR POLICY

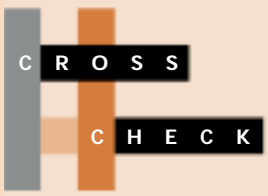
CROSSCHECK immediately examines your policy, interpreting the language and informing you of your rights. We then present the insurance company with our agreed-upon assessment of the damage, an inventory of the loss, and an appraisal of the repairs that need to be done.

A TEAM APPROACH

CROSSCHECK uses a team approach, with one adjuster who oversees the claim from beginning to end. We have in-house experts to advise you on all aspects of the process. With **CROSSCHECK**, your team will be stronger than any the insurance company creates.



CROSSCHECK PARTNERSHIPS



SOLID RELATIONSHIPS

CROSSCHECK's long experience in this field has allowed us to cultivate solid relationships with a broad range of experts. Our contacts include contractors, attorneys, accountants, structural engineers, personal property restoration companies, and others who can contribute to the rapid, professional repair of your property.

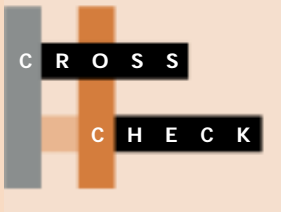
LARGE AND SMALL PROPERTIES

Whether you are an individual homeowner or an owner of a large manufacturing plant, **CROSSCHECK** has the ability to facilitate the rapid resolution of your claim. This includes the loss of personal or business property and may include the loss of business income.

OUR TEAM WILL TAKE CHARGE

Our team will step in immediately and strive to restore your peace of mind. From securing your damaged property, to finding you a place to stay, to contacting your insurance company and setting up a meeting with their adjuster, **CROSSCHECK** is there to handle the situation. Just as quickly, we assess the restoration needs, utilizing specialists to perform walk-throughs, when necessary, to achieve consensus on the extent of the damage and repairs that will be needed. You are kept informed every step of the way.

ASSESSING DAMAGE AND LOSS



NO SHORT-CUTS

Property damage resulting from fire, water, wind, smoke, flood, or earthquake can be very difficult to assess accurately. Thorough knowledge of construction principles and materials is essential for accurate damage assessment. Water and smoke can penetrate deep inside structural elements and their presence cannot be detected without invasive procedures. Using short-cuts and making only cursory examinations often leads to long-term problems from damage that remains in a building. Some damage, such as persistent smoke odor, will affect your experience in the building and may affect the resale value of the property as well.

PERSONAL PROPERTY INVENTORY

Normally, it is the responsibility of the home or business owner to produce an inventory of items that are lost. If you did not prepare such an inventory prior to your disaster, this task can be emotionally painful and physically challenging. **CROSSCHECK** will create this inventory, with your assistance.



EVERY LITTLE THING
COUNTS

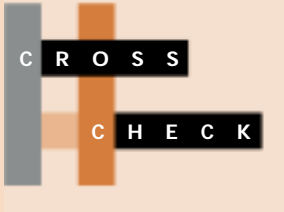
Insurance companies are required to pay for every damaged item that is covered by your policy. Small items of seemingly little value can quickly add up to considerable sums of money. **CROSSCHECK** will go through every inch of your property and, with a little assistance from you, we will prepare a detailed inventory, listing everything from soap to sponges to staples.

COST OF
REPLACEMENT

CROSSCHECK will accurately assess the degree of damage to an item and will determine the current cost of the item. Such an inventory is necessary if you expect the insurance company to honor your claim and compensate you for the value of the item. Some of our clients feel this inventory, which often involves sifting through the debris of the disaster, is the most valuable service we provide. It is understandably wrenching for people to come to terms with the loss of their property, without having to search for fragments of the destroyed items.

Sensitivity to your emotional state may seem as though it is outside the role of the insurance adjuster, but it is a core mandate at **CROSSCHECK**. We try to address and remedy the entire situation—and that includes the feelings of our clients.

ADDITIONAL LIVING EXPENSES



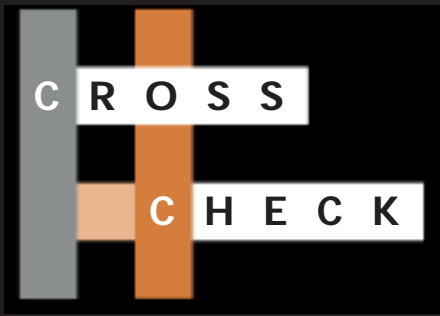
If your loss is your family home, several issues arise at once: Where will you live? How will you pay for meals? What about your family's clothing and temporary furnishings? These issues seem insurmountable at first, but in truth, many families have faced the same problems and overcome them using the funds provided by their insurance policies. **CROSSCHECK** will help you obtain the immediate release of funds to meet your needs.

CROSSCHECK will assist you in finding a temporary home, while repairs are being made to your property. We will also process and present your additional living expenses to your insurance company for reimbursement.



Your life has been disrupted and it's a difficult time to make important decisions. If you decide to choose **CROSSCHECK** to help you overcome this challenge, we can promise you this:

- n We will treat you and your property with respect
- n We will work as quickly and thoroughly as possible
- n We will protect your rights and make sure you receive all the compensation you deserve



PUBLIC ADJUSTERS

SERVING THE PUBLIC

