



A Homeowner's Guide to **Avoiding**  
an Insurance



In these troubled economic times a home is a precious commodity. Protecting that investment has never been more important. When Mother Nature or good old fashion bad luck cause damage to a property, homeowners turn to their insurers to help them restore their property.

Insurers, meanwhile, are as equally interested in enhancing their bottom lines as homeowners are in protecting their investment. When these interests collide, the Claim Game begins and

*The Claim Game: a Homeowner's Guide to Avoiding an Insurance Catastrophe* by Andrew Wallingford  
Available **NOW!**

insurers—you could find yourself on the losing end.

*The Claim Game: A Homeowner's Guide to Avoiding an Insurance Catastrophe* levels the playing field between homeowners and insurers by giving homeowners the knowledge and tools

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## Don't Let What You **DON'T** know Cost You

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needed to empower themselves so that they can get every penny owed them and **claim victory**.

With the insight and inside information derived from 11 years as an insurance adjuster, author Andrew Wallingford guides you through the nuts and bolts of claims, teaching you how to avoid the most common mistakes that result in unnecessary delays. With invaluable tips on how to organize your claim so that it is gets settled right, fast and fair, *The Claim Game* is loaded with practical how-to advice, from before a claim is filed to selecting a contractor who won't nail his sleeve to the wall.

A highlight of this 284 page book is a plain-English translation of a standard homeowners policy. The central springboard from which all Rules of the Game rise, including all the conditions, restrictions and time limits that effect a claim, the homeowners policy is the key to leveling the playing field. With lessons on

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It's not that insurance companies **want** to take advantage of homeowners, it's that they're more than happy to do so **if homeowners let them**.

- page 21 of *The Claim Game*

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the fight to protect your home and get what is owed you becomes a high stakes game of chance. Without the right guidance, without knowing the Rules of the Game—rules written by and for the

how to decipher and make your policy work for you, you'll soon find yourself on equal footing with your insurer. In addition, discover all of the hidden coverages you didn't know you had that

protect you and save money.

With entire chapters dedicated to understanding insurance company estimates and the sneaky math tricks insurers use to avoid making full payments, you can feel confident that you'll know what every dollar is for and that you'll be getting every dollar owed you.

The chapter on settling claims give specific, cohesive and practical advice on settling a claim, from whom you should select to settle your claim to the comprehensive steps to take in order to

damages, you'll learn the unique problems associated with different types of damages and

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The **trap** many homeowners fall into is thinking an estimate from an insurer is what they will *allow* for damages...but with a replacement cost policy, **insurers must pay the actual cost of repairs**—not necessarily the amount *they* say it will cost.  
-pages 140-141, *The Claim Game*

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what to look for when assessing the damages to your home. With chapters focusing on a wide variety of different types of damage and chapters dealing with the numerous issues that homeowners face, the *The Claim Game* delivers

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"My parents had an insurance claim after a large tree limb damaged their home and I bought this book after reading an article the author wrote in a local paper...The section on tree removal alone **saved** my parents probably **\$1,000**, just **knowing the limits and coverages** and what to tell the tree doctors how to arrange the bill.

-Amazon.com user review

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resolve a claim quickly and fairly.

One of the most difficult aspects of claims is also tackled, the denial of claims.

*The Claim Game* gives strong advice on how to confront an insurer who denies a claim and the steps to take to get a denied claim paid, including a targeted list of who to contact and in what order to contact them to get a denied claim overturned.

With chapters dedicated to specific types of

the encyclopedic breadth of knowledge vital to navigating the intricate details of an insurance claim.

Order **TODAY** at  
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Discover the secrets to homeowners insurance settlement with the *only* step-by-step guide

to property insurance claims written by an insurance insider. Refuse to be taken advantage of by your insurer by putting author Andrew Wallingford's years of experience and knowledge to work so you, too can claim victory. Make *The Claim Game* your comprehensive resource for property damage claims.

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