

# Begal Enterprises

What to do when you have a fire.

You've had a fire.

What now??

# First Steps

- Contact your insurance company. Inform them about the loss.
- Take photos of the affected area.
- Complete temporary repairs to your property immediately—for example, patching walls or roofs, or covering shattered windows and removing harmful debris.

- When you talk to the insurance company adjuster, get a sufficient money advance for the expenses you'll have during the first month.
- Keep track of every conversation about the fire. You can do this in a notebook or on your smartphone.
- Get a copy of your insurance policy. If it was destroyed in the fire, ask your agent to send you a copy.

## Next Steps

- Save ALL receipts for everything. You may be entitled to reimbursement.
- Be careful with food cosmetics and medicine that was in the house at the time of the fire. The heat and smoke may make them useless or even dangerous.
- Make sure you have enough clothes for the next few days. We can get them cleaned on a “rush-order” basis for you.

# Who Is Going to Fix My Home and Take Care of My Belongings??

- Clothing
- Furniture
- Documents
- Other Valuables

The Choice Is Always Yours!!

Your adjuster can  
(and probably will)  
make suggestions, but  
the law gives you the right to hire whoever you  
want.

## DC Law

Section 31-2231.17 (a)(1): “No person shall knowingly misrepresent pertinent facts or insurance policy provisions relating to the claim at issue.”

- Since your policy does not require you to choose a vendor recommended by the insurance company, the choice is always yours.
- Resource: DC Dept. of Insurance, Securities and Banking, 202-727-8000

## Maryland Law

Section 10-503: (a) "An adjuster, appraiser or insurance producer or employee of an insurer may not:

(3) Require that a claimant or an insured use a specific contractor or repair shop for a repair service or a repair product; or

(4) Intimidate, coerce, or threaten a claimant or insured to use a specific contractor or repair shop for a repair service or repair product."

- Resource: Maryland Insurance Administration Consumer Complaints Property and Casualty; 410-468-2340.

## Virginia Law

Section 38.2-517

“No person shall require an insured or claimant to utilize designated replacement or repair facilities or services, or the products of designated manufacturers, as a prerequisite to settling or paying any claim arising under a policy of insurance.”

- Resource: Virginia Bureau of Insurance, Consumer Inquiries, Property and Casualty; 804-310-6560

Why Use Begal?

- We'll Clean It Up Efficiently
- We'll Get You Back in Your Home
- We'll Do It Right the First Time

- More than two decades Providing Superior Service
- Rapid Response 24/7/365
- State of the Art Equipment
- Skilled, Bonded, Insured.

Don't take our word for it.  
Read what our customers say:

Bill,

When my 5-year old daughter & I went down to the basement to lock the door, she said "Mama, they did a nice job. We should write them a letter."

Enclosed find her letter expressing our thanks.

Susan Razzaz



YOU GUYS

DID A

NICE

TOO!

FROM

ANNA

SUSAN

AYA

Elizabeth Goll Lerner  
5005 Wapakoneta Rd.  
Bethesda, Maryland 20816

August 13, 2000

Bill Begal  
Begal Enterprises, Inc  
8864 Monard Dr.  
Silver Spring, Maryland 20910

Dear Bill,

This letter is long overdue, but our appreciation is quite current. The day of our fire you arrived on the scene. At first I thought you were out to get whatever you could, for yourself, from our unfortunate situation. In fact I didn't even understand fully why you were there.

You proved my first impressions wrong. Your advice and assistance were truly essential. When I speak about the day of our fire with friends, I call you the angel. Not only did you give us a quick course in what happens when one has a fire; you made the event so much better for our three-year-old son.

His lamb ("lamby") had been thrown out the window with my son's bed. Lamby has been in our family for probably 45 years. After helping us gather a few clothing items, you found Lamby. Not only did you find him but you had him cleaned along with my son's special blankets in less than 24 hours. These items were safe for a three-year-old to sleep with again. Truly a miracle.

All your efforts and deeds were done in good faith and with a full heart. We are so grateful not only for your assistance. We are grateful for your manner. So much was done beyond the call of duty. You are a credit to your profession.

Yours sincerely,

  
Elizabeth Goll Lerner