


**Our home has flooding.**

**What do we do?**

# First Steps

- Contact your insurance company. Inform them about the loss.
- Take photos of the affected area.
- Complete temporary repairs to your property immediately. Make sure the source of the water is stopped, then get the water out. Remove items that have gotten wet for storage and drying. Use a good thermal camera to check for unseen water damage.

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- Keep track of every conversation about the flooding. You can do this in a notebook or on your smartphone.
  - Get a copy of your insurance policy. If it was destroyed or can't be found, ask your agent to send you a copy.



## Next Steps

Save ALL receipts for everything. You may be entitled to reimbursement.

Make sure your family has 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??

- Carpeting
- 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??

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- We'll Clean It Up Efficiently
  - We'll Make Sure There Are No Lurking Dangers
  - We'll Do It Right the First Time

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- 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:

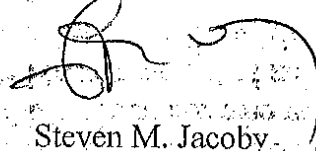
Dear Bill:

This note is written in gratitude and appreciation for the superb work done by your company in restoring the water damage sustained at our house on Barb's birthday, September 4, 2008. You were referred to us by the plumbing contractor who was incredibly responsive, as well. My own insurance company attempted to talk me out of going with you and using a firm recommended by him. Thank goodness we did not take his advice as his subsequent actions proved him to be untrustworthy, to the extreme.

Lydia and Michael, and your entire crew, were relentless in clearing the damage, preserving the property and making the lower level ready for the necessary repairs. Your referrals for other work were excellent, as well. This included both carpet, dry wall and painting.

Without hesitation, I would recommend your services to anyone in a similar position. Your empathy, knowledge and work ethic were all extraordinary. I hope we never personally have to utilize your services again, but please feel free to use this letter as the highest recommendation we could give. Best of luck to you and everyone at your organization.

Sincerely,



Steven M. Jacoby

January 27, 2007

Begal Enterprises  
12300 Carroll Avenue  
Rockville, MD 20852

Dear Bill,

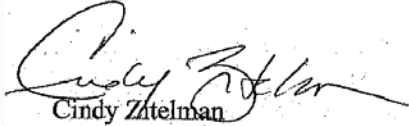
When it rains sometimes it pours and when it pours sometimes it floods our basement which is why we are so happy that we know Begal Enterprises. On more than one occasion, Begal has come out to our home in a moments notice.

Your staff is always friendly and accommodating. T.J. always calls within days to follow up just to make sure everything is OK.

I know that I can always rely on Begal.

Thank you for always being around to help solve our "wet basement" problems.

Sincerely,

  
Cindy Zitelman



# EVERMAY

January 22, 2011

Begal  
ATTN: Anabell, Manager  
12300 Carroll Avenue  
Rockville, MD 20852

Dear Anabell:

As you know, on Friday evening 14 January we had a minor flood in our basement at our home 9208 Harrington Drive in Potomac. Even at the late hour that I called in the evening, you PERSONALLY answered the phone and offered immediate assistance. Your personalized and professional response to Begal's claim of "24 HOUR EMERGENCY QUICK RESPONSE" set the high standard of performance which followed over the next week and a half, lead by the very capable and knowledgeable supervisor Michael and his assistant Rosario. No effort was spared to address all aspects of concern, with attention to detail from your red protective floor runners to the careful vacuuming once the job site was dried.

Thank you for the expert oversight and management of a difficult job completed to perfection by the staff of Begal!



Harry Larimo Belin  
Hometown