

JARVIS RESTORATION

BILLING INFORMATION

HOW DOES BILLING WORK?

Our billing is broken up into different phases, or divisions: Mold, Water, Structure, Contents, etc. Expect to receive separate estimates and invoices based on the categories of work needed for the job. For each phase or division, a specific project manager and billing representative is assigned to oversee all aspects from start to finish.

OUT-OF-POCKET: A quote will be furnished and approved prior to any out-of-pocket work. Payment is due upon completion.

INSURANCE CLAIM: The customer must provide the insurance company name, information and claim number. Billing is submitted directly to the insurance company. The process of review, negotiation and settlement is timely.

HOW DOES PAYMENT WORK WHEN I HAVE A COVERABLE CLAIM?

Oftentimes, adjusters do not read your signed instructions on our contract to issue payments directly to Jarvis. When insurance contacts you to verify information, you will have the opportunity to verbally instruct payments to be issued to Jarvis and refer the adjuster to the signed authorizations on file. Oftentimes, the insurance issues the settlement directly to you. In this situation, we will contact you to collect the claim check amounts and (if applicable) the deductibles. Invoices are sent to the customer upon confirmation of initial or final settlements.

- Note: Claim checks will often have Jarvis Restoration listed as an additional payee. The customer can simply endorse the back of the claim check.
- If Jarvis Restoration is NOT on the check, simply endorse the back and write “make payable to Jarvis Restoration.”
- Our policy is to accept the insurance settlement as final payment for insurance work. Note: Pricing is determined by Xactimate. Industry price standards are set by the insurance companies and excludes deductibles and any additional extra work ordered that would be the clients responsibility to pay.

WHY ARE THERE MULTIPLE INVOICES?

Each division is separated because they consist of different labor costs and materials. Also, if you file a claim, insurance companies use separate departments and adjusters to process the category of work. Invoices are regularly sent to customers by email, unless otherwise instructed. *Note: Email providers have filters, and customers should check their “spam” folders.*

WHAT HAPPENS IF MY CLAIM DENIED, OR THERE ARE COVERAGE EXCEPTIONS TO A POLICY?

When claims are denied, Jarvis exhausts all efforts to assist our customers. In the case that a claim will not be honored by an insurance company, the billing reverts to an out-of-pocket bill.

When there are exceptions in a policy (for example: no mold coverage, no testing coverage) the billing for these divisions revert to an out-of-pocket bill.

WHEN IS PAYMENT DUE?

You will receive a separate invoice for each phase, or division, of work. For out-of-pocket customers, payment is due upon completion of the work within each division. For insurance claims, payment is due when the claim check(s) have been received. Deductibles are due upon completion of work.

How does my deductible factor into my claim?

As an insured homeowner your policy will involve a deductible per claim. This is part of the settlement; you are responsible for the deductible portion of the claim.

For example: Your deductible is \$500 and your claim settlement is \$5000. The claim check will be \$4500. You are responsible for the \$500 difference.

Why is my mortgage listed on my insurance check?

If you have a mortgage, equity loan or refinanced your home, your mortgage company will likely be listed on the settlement check, as an additional payee. This is due to Federal property laws, and it is the banks process to verify the work is completed at your home. Please contact our mortgage endorsement specialist to assist or expedite on your behalf at no additional cost: *Laura Wagner: (949) 212-1178.*

Company Courier

For security and convenience, Jarvis employs a company courier to collect endorsed claim checks, payments, and paperwork from customers. Payments are often delayed and unsecured moving through the postal system. This courier service is of no additional cost to you.

Who do I contact for payments or questions on my invoice?

For out-of-pocket invoices and deductibles, we accept personal checks and major credit cards over the phone. Contact our Accounts Receivable Department to arrange payment.

Laura Wagner: C. (949) 212-1178 | E: laura@jarvisrestoration.com

Shelby Jarvis: C. (949) 280-0376 | E: shelby@jarvisrestoration.com