



Training Manual for Door-to-Door Canvassers: Insurance Claims Referrals

Introduction

As a canvasser, your role is essential in helping homeowners navigate the complex world of insurance claims, especially for property damage such as roof claims. Your goal is to generate referrals, initiate claims, and ensure the insured is properly connected with a licensed public adjuster, like those at Top Tier Public Adjusters. This manual will guide you through the process of canvassing, engaging with homeowners, and submitting claims effectively.

1. Canvassing Approach

Your first interaction with a homeowner is crucial. You must be professional, knowledgeable, and helpful without overstepping any legal boundaries. Here's a step-by-step approach to successfully canvass for insurance claims:

Initial Contact

- Knock on the door, smile, and introduce yourself.
- **Example:** "Hi, my name is [Your Name], and I'm here with [Your Company]. I noticed some potential storm damage to your roof, and I wanted to offer a free inspection. If we find damage, you may qualify to file an insurance claim that could cover repairs."
- Be polite and avoid pressuring the homeowner. Ensure them that the inspection is free and comes with no obligation.

Assessing Damage

- Conduct a visual inspection of the property, focusing on the roof and any visible storm damage.
- Take photos of any damage you notice, including missing shingles, cracks, or other visible signs of wear.

Presenting the Referral

- **Key Point:** You are referring the homeowner to a public adjuster, NOT soliciting a claim. Emphasize that you're recommending Top Tier Public Adjusters because they specialize in residential roof claims.
 - **Example:** "Based on the damage I've seen, I recommend speaking with a public adjuster. They are experts in navigating the insurance claim process. I know a great team at Top Tier Public Adjusters who have successfully helped many homeowners get full coverage for similar damage."
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2. Submitting a Referral

Once the homeowner agrees to move forward, there are three ways to submit a referral to Top Tier Public Adjusters. Your role is to guide them through this process.



Option 1: Live Onboarding by Phone

- Have the insured call **877-944-7372** and select option 1 for new customer onboarding.
- If possible, remain present during the call to help the insured explain the damage found during the inspection. This is preferred, but not required.

Option 2: Submit the Online Form

- You or the insured can submit the claim online at <https://toptierpa.com/new-claim-form>.
- Both parties will receive a copy of the completed form via email. A licensed Public Adjuster will reach out to the insured within 24 business hours, often sooner.

Option 3: Email Submission

- If you have a contract with the insured, you can email a copy of the contract along with the referral form to **info@toptierpa.com**.
- A licensed Public Adjuster will contact the insured, typically within 24 business hours.

3. Legal and Ethical Guidelines

It is essential that you follow legal guidelines when referring homeowners to public adjusters. Missteps can lead to legal issues for you, the contractor, and Top Tier Public Adjusters.

Key Guidelines to Follow:

- **Do NOT solicit claims:** Contractors (and canvassers) cannot directly solicit claims on behalf of public adjusters. You are simply recommending that the insured speak with an adjuster.
- **Avoid misleading language:** Avoid phrases like "my public adjuster" or "we work together." Instead, say "I recommend Top Tier Public Adjusters, as they specialize in residential roof claims."
- **Offer multiple referrals:** Let the homeowner know that they have options and are free to choose any public adjuster. Top Tier Public Adjusters is just one reputable choice.

4. The Claims Process

Once the referral is made, the insured will be guided through the claims process by a licensed public adjuster. Here's what happens next:

1. **Public Adjuster Agreement:** The insured will receive an agreement to sign, giving Top Tier Public Adjusters the authority to act on their behalf during the claim process.
2. **Weekly Updates:** The insured and the contractor will receive weekly email updates on the claim's status. Any responses will be promptly addressed.
3. **Insurance Inspection Coordination:** The insured is responsible for notifying the public adjuster of any inspection appointments set by the insurance company.



4. **Settlement Process:** Once the claim is settled, Top Tier will handle the payment process, usually through **link Endorsements**, which deduct fees from the claim proceeds. There is no payment unless a settlement is achieved.
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5. Tips for Success

- **Be Prepared:** Know the common types of damage to look for and familiarize yourself with how public adjusters work.
 - **Follow Up:** If a homeowner seems interested but hesitant, leave them with your contact information and follow up in a few days.
 - **Stay Professional:** Homeowners may be wary of scams. Be transparent, patient, and professional to build trust.
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6. Key Phrases to Use

- "This inspection is free and comes with no obligation."
 - "I recommend speaking with a public adjuster to understand your insurance coverage."
 - "Top Tier Public Adjusters specialize in roof claims and have a great track record."
 - "You're free to choose any public adjuster, but I know Top Tier does great work."
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7. Avoid These Phrases

- "We work directly with this adjuster." (Misleading)
 - "We guarantee you'll get a payout." (Illegal)
 - "This is my public adjuster." (Not allowed by law)
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Contact Information

For questions or to refer a claim, contact:

- **Top Tier Public Adjusters** Email: info@toptierpa.com
- Website: <https://toptierpa.com> Phone: 877-944-7372