

WE ARE THERE FOR YOU

Beverly

900 Cummings Center,
Suite 302 -T
Beverly, MA 01915
978-921-9481

Charlestown

24 Spice St, Suite 102
Charlestown, MA 02129
617-286-7599

Toll Free : (800) PUB-ADJS
Email : info@seltser.com

SG Seltser & Goldstein
• PUBLIC INSURANCE ADJUSTERS •

TABLE OF CONTENTS

Page
01
TABLE OF
CONTENTS

Page
02
WHO
WE ARE

Page
03
HOME
OWNERS

Page
05
BUSINESS
OWNERS

Page
07
CONDO
ASSOCIATIONS
AND PROPERTY
MANAGERS

Page
09
OUR
TECHNOLOGY

WHO WE ARE

Seltser & Goldstein Public Adjusters, Inc. has been family owned and operated through four generations. Louis Gilman founded the company in 1935, and since then, it has grown with subsequent family generations, which include Gerald, Peter, and David Seltser. Continuing the tradition, Gary Goldstein became a member of the family and the firm, and has carried on our proud family tradition with his son, Joshua.

Our corporate office is located in Beverly, and have recently added a second location in Charlestown, Massachusetts to better serve all of our clients around the Boston area.

Seltser & Goldstein Public Adjusters, Inc. prides itself by continuing the basic foundation set forth by Mr. Gilman: **"Provide your client WITH THE GREAT service and personalized attention."**

We now have 35 full time employees. Our in-house staff consists of licensed, qualified and experienced adjusters, including appraisers, secretarial, clerical, IT and accounting personnel.

OVERVIEW



1935
Year Founded



83
Years of Experience



15,000+
Client Settlements

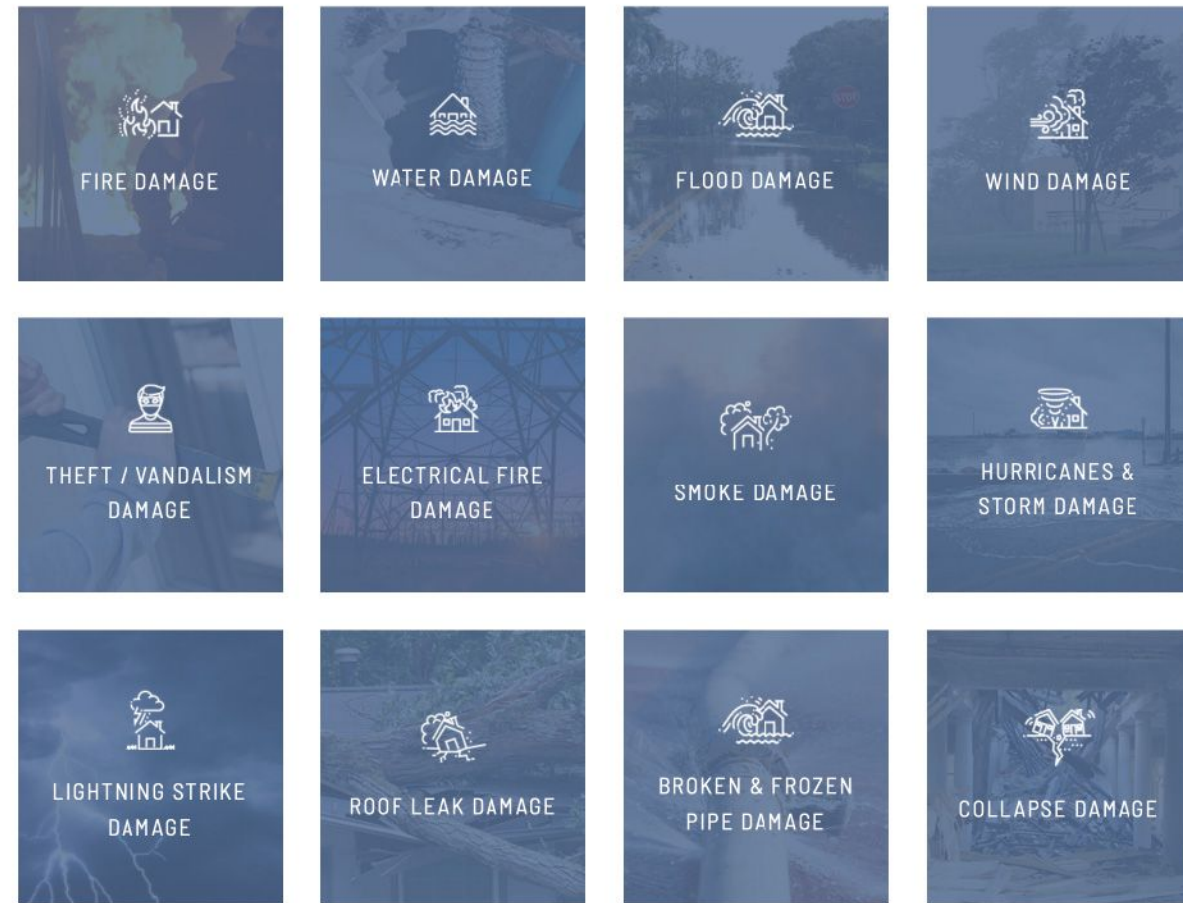


20+
Dedicated Employees



24/7
Hours On Call

HOME OWNERS



COVERAGE A

Dwelling: is the physical building or structure that was affected.



COVERAGE B

Other Structures: set apart from the dwelling. This includes structures connected to the dwelling by only a fence, utility line, or similar connection.



COVERAGE C

Personal Property: Personal property consists of all the items and goods in your property. We have a full in-house contents team that will prepare, inventory, and price your contents as part of our services.



COVERAGE D

Loss of Use: If your policy contains Loss of Use, you are covered by any additional living expenses, meaning any necessary expense that exceeds what you normally spend.

- Temporary housing, such as a hotel or motel •
- Taking public transportation •
- Boarding a pet •
- Additional food expenses •



BUSINESS OWNERS

You cannot afford to wait to reopen your business. Our dedicated team understands the urgency to reopen your doors and put you back in business as soon as possible. We remain available 24/7 so our adjusters can immediately start processing your claim, including:

- Assessing destruction of buildings and structures
- Determining damage to machinery, equipment, furniture and inventory
- Valuating lost income due to business interruption
- Calculating the costs of making your business operational
- Evaluating the costs of rebuilding in the current market
- Negotiating with your insurance company
- Recovering the full damages you are entitled to receive
- Managing your claim so you can concentrate on your business



COMMERCIAL PROPERTY

Commercial public adjusters assist in building damage mitigation by managing the entire claims process on behalf of the insured. Navigating the maze of complicated insurance claim processes is a headache for the business owner. There are critical tasks that require expert consultation to document and process thoroughly.

For example, a claim may be eligible for business interruption loss calculations. These calculations are complex, and producing volumes that account the loss in detail to the insurance carrier is a specialized task. The verbiage and fine print of the insurance policy contract is complicated and difficult to understand without proper training.

Business owners have responsibilities that cannot be postponed while they are attempting to navigate the insurance claim process. Seltser and Goldstein will be there every step of the way during your commercial claim.

BUSINESS INCOME

Business income refers to the amount of profits you lost if you had to file a business interruption insurance claim.

This is usually calculated by studying previous months business profits.

Business income includes the net income your business would have earned and the expenses your business would have incurred if you didn't have to file a business interruption insurance claim.

If the loss is covered, the insurance company is responsible for the income you lost when your business couldn't operate – either at all or completely.

CONDO ASSOCIATIONS & PROPERTY MANAGERS

Navigating an insurance loss with multiple unit owners, deductibles and coverage's can be very confusing. Hiring a professional can alleviate all stress and concern about the claim.

WHAT WE DO

Many condo associations and management companies are familiar with bylaws and the master policy but have never dealt with an insurance loss before. We handle all aspects of the claim process along with advising the Trustees, board and all unit owners how insurance should be applied and under what policy.

MASTER
POLICY

CONDO UNIT
POLICES (HO-6)

MASTER
DEED

CONDO
- BY LAWS

OUR TECHNOLOGY



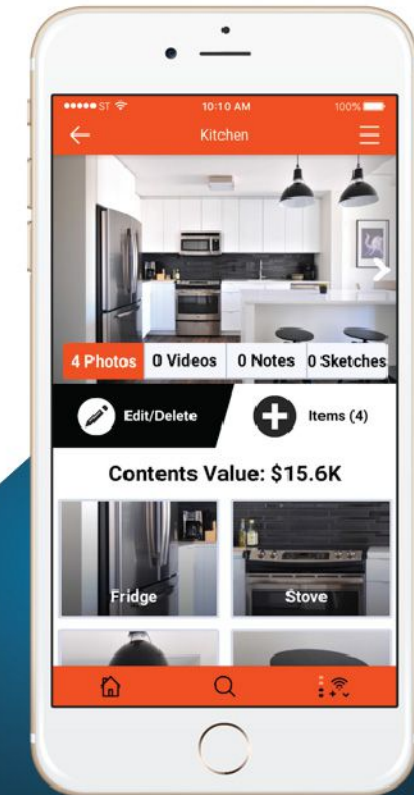
MAVIC PRO DRONE

Seltser and Goldstein uses Mavic drone to take high-resolution photos to assess damages to roofs or hard to see areas of the property. This helps adjusters determine damage in order to accurately maximize your insurance settlement.



ENCIRCLE INVENTORY SOFTWARE

We also use Encircle which allows us to create a full inventory list inside the home. We inventory every affected item in your home and create a master list for you to review. From ballpoint pens, antiques, paperback books, to bedroom sets Seltser and Goldstein understands everything has a value.



MATTERPORT VIRTUAL IMAGERY

We use a technology called Matterport which scans the house and takes 360 degree images to reconstruct the damages. This allows us to properly recreate the damages by having the entire property at our fingertips back at the office.

