



Homeowner Equity Defense Guide

Powered by OCERT1 LLC – Structural Recovery & Equity Defense



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Before You Call the Insurance Company

When disaster strikes, every decision you make in the first 24 hours impacts how your claim is handled — and how fully your home is restored. One of the most common mistakes homeowners make is calling their insurance company **before they have proper documentation or a contractor on site.**



Insurance companies are not neutral.

Their priority is minimizing their financial exposure — **not** maximizing the quality or scope of your repair. Once a claim is filed, they begin building their case — and too often, that includes steering homeowners toward “preferred vendors” or using incomplete information to justify limited payouts.



OCERT1 is not a preferred vendor. We work for YOU.

We are licensed general contractors specializing in **structural recovery, water mitigation, and equity defense.** Our responsibility is not to the insurance carrier — it's to your property, your investment, and your family's best interests. Our role is to **document, defend, and deliver** the full scope of work your home truly needs.



What you should do before making that call:

- **Contact us first.** We will walk you through the first critical steps and prevent costly mistakes.
- **Document the damage.** Use the secure upload link we provide to send photos, videos, and even a short voice note describing what happened and what you observed.
- **Preserve the scene.** Do not attempt repairs, remove materials, or alter the affected area before documentation — this evidence is vital to your claim.
- **By involving OCERT1 before you involve your insurance company, you take control of the process from the very beginning — ensuring the claim reflects the true extent of the damage and that no shortcuts are taken at your expense.**

Page 2 – Our Role: Contractor & Equity Defender

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Our Role: Contractor & Equity Defender

When we arrive on site, we are not there as an extension of the insurance company — we are there as **your licensed general contractor and equity defender**. Our purpose is to **protect the investment you've built in your home** and ensure every step of the restoration process is done correctly, thoroughly, and to the highest standard.

Unlike "preferred vendors" who operate under carrier cost restrictions and priorities, we work solely for **you, the homeowner**. Our obligation is to **your property, your safety, and your equity — not the insurer's bottom line**.

What Makes OCERT1 LLC Different

- **We represent your interests.** Every recommendation we make, every step we take, is designed to restore your property to pre-loss condition or better — not to meet an insurer's internal budget.
- **We justify every scope of work.** As licensed contractors, we understand building codes, structural requirements, and what's truly necessary for a proper restoration. We document and defend every line item to ensure nothing is overlooked or minimized.
- **We speak the language the insurance company can't ignore.** Our reports, documentation, and justifications are built on code references, standards, and industry best practices — the same language adjusters and claims departments must acknowledge.
- **We protect your long-term value.** Our work is not just about patching visible damage. It's about ensuring the integrity, safety, and equity of your home for years to come.



Why This Matters

Most homeowners don't realize how much influence the insurance company has over the outcome of a claim once it's filed. From pushing their own vendors to narrowing the scope of work, their processes are designed to limit payouts — often at the expense of the homeowner's property.

By choosing OCERT1 **before you involve the insurance company**, you keep control where it belongs: with *you*. We build the documentation and strategy that puts your claim on solid ground and keeps the insurer accountable to the true cost of a proper restoration.



Our Commitment: We are not here to make the insurance company's job easier. We are here to make sure **your home is restored correctly, your claim is supported thoroughly, and your equity is fully defended.**



Page 3 – What Happens When We Arrive

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What Happens When We Arrive

When OCERT1 arrives on-site, our mission is simple: take control of the situation immediately, protect your property from further damage, and build a strong foundation for your claim — all before the insurance company gets involved.

We follow a proven step-by-step process designed to put *you* in control and remove opportunities for insurers to question, delay, or minimize your claim.

Step 1 – Initial Site Assessment & Safety Check

Our first priority is ensuring your home is safe. We inspect the affected areas for structural hazards, active leaks, and any immediate risks. If necessary, we perform emergency stabilization to prevent further damage from occurring.

Step 2 – Comprehensive Documentation

We capture detailed photo and video evidence of the affected areas, including:

- Visible damage and water intrusion points
- Moisture mapping and meter readings
- Any related structural or material issues
- Pre-existing conditions that could become points of dispute

This documentation is critical — it forms the baseline evidence for your claim and removes the insurer's ability to question the severity, source, or scope of the loss later.

Step 3 – Review of Your Evidence (Optional but Powerful)

If you've uploaded your own photos, videos, or a voice note describing the incident, we review that information on-site. This helps us understand exactly what happened from your perspective and strengthens the documentation we build together.

Step 4 – Damage Evaluation & Scope Preparation

We carefully evaluate the extent of the damage and begin drafting the scope of work — a detailed outline of everything required to return your property to pre-loss condition. This includes demolition, mitigation, drying, materials, code upgrades, and anything else necessary to do the job right.

Step 5 – Strategic Guidance Before You File a Claim

Once we've documented and evaluated everything, we walk you through what filing a claim will look like, what information you'll want ready, and what tactics insurance companies may attempt.

This step is crucial — by preparing the facts before they're contacted, you eliminate unnecessary investigations and delays.

Why This Step Matters

When insurance companies are brought in *after* proper documentation and professional evaluation, they lose the opportunity to control the narrative.

By having OCERT1 LLC on-site first, you have the evidence needed, you control the scope, and you control the outcome.

✓ **Our Promise: Before a single claim is filed, you will know exactly what happened, what's required, and how to move forward with confidence — without handing control of your property over to the insurance company.**

Page 4 – What to Expect During Documentation & Inspection

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What to Expect During Documentation & Inspection

The documentation and inspection phase is the foundation of your entire claim. It's where the story of your loss is captured — in photos, measurements, moisture readings, diagrams, and detailed written reports. **If this part is done right, it strengthens your position and limits the insurance company's ability to challenge or reduce your claim.**

At OCERT1 LLC, our approach is designed to remove guesswork, eliminate insurer leverage, and ensure that every piece of evidence supports the full and proper restoration of your home.

1. Thorough Photo & Video Evidence

We capture high-resolution images and videos from multiple angles, including close-ups, overviews, and contextual shots. This ensures that every element of damage — both visible and hidden — is documented clearly. Our media also includes before/after comparisons if prior conditions are relevant.

2. Detailed Moisture and Environmental Readings

Using industry-standard meters and instruments, we record precise moisture levels, temperature, and humidity data. These readings are essential in proving the extent of water migration, secondary damage risk, and the necessity for professional drying or remediation measures.

3. Accurate Measurements & Diagrams

We take detailed measurements of affected areas, including wall heights, floor space, structural components, and material thickness. These measurements form the backbone of the repair scope and ensure no aspect of the damage is minimized or omitted from the estimate.

4. Transparent, Code-Compliant Documentation

All of our findings are documented in a professional, organized format that references **building codes, manufacturer specifications, and IICRC S500 standards** where applicable. This ensures the insurance company receives information they *must* acknowledge — not just opinions they can dismiss.

5. Neutral, Factual Reporting

While we advocate for you, we remain factual and precise in how we report conditions. This keeps the documentation credible, removes opportunities for insurers to claim “bias,” and strengthens your position if disputes arise later in the claim process.

Why This Matters

Every claim decision made by an insurance carrier — from coverage approval to scope approval — is based on documentation. If that documentation is incomplete, vague, or handled by a vendor working for the carrier, the outcome will almost always favor them.

By having OCERT1 handle this stage, you ensure that **your evidence is accurate, comprehensive, and built to support the full restoration your home requires.**

✓ **Our Focus:** Clear, detailed, and defensible documentation is your best protection. It shifts the balance of power back into your hands and ensures the insurance company must respond to the full reality of the loss — not a version that benefits their bottom line.

Page 5 – Next Steps & Call to Action

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Next Steps & Call to Action

Now that you understand the critical steps before filing a claim, our role in protecting your home's equity, and what to expect during our visit — here's how to move forward with confidence and clarity.

Our goal is simple: **keep you in control** and make sure the insurance company is responding to *your* documentation, *your* evidence, and *your* contractor — not the other way around.

Step 1 – Connect With Us Immediately

Contact us **before calling your insurance company.** This single decision gives you control over the documentation, scope, and narrative from the start. We'll respond quickly and guide you through exactly what needs to happen first.

Step 2 – Prepare Your Documentation

Take clear photos and videos of the affected areas. If possible, record a short message describing what happened, when you noticed the issue, and any changes you've observed.

This personal account — combined with our professional evidence — creates a strong, defensible foundation for your claim.

Step 3 – Preserve the Scene

Do not attempt to remove materials, start cleanup, or make repairs before we arrive. Altering the site can erase critical evidence that the insurance company might later use to question your claim.

Step 4 – Let Us Handle the Initial Assessment

Once we arrive, we'll document, measure, and evaluate everything thoroughly. We'll prepare the information needed to support a complete and accurate scope of work — one that reflects what your home *truly needs*, not what the insurer prefers to pay.

Step 5 – File the Claim From a Position of Strength

With documentation complete and your scope defined, we'll walk you through how to file the claim correctly — ensuring that the insurer receives information that reflects the **real conditions and real repair requirements.**


At this point, they're responding to **your case**, **not building theirs against you.**

Final Thought: Control the Process. Protect Your Equity.

Your home is one of your most valuable assets. How you handle the first 24–48 hours after a loss determines whether your claim will work for you or against you.

At OCERT1, we don't work for the insurance company. We don't cut corners to fit their budgets. **We work for you — to restore your home the right way, defend your equity, and keep you in control from day one.**

Contact OCERT1 Today

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