



SELTSE & GOLDSTEIN
PUBLIC ADJUSTERS

Your Skillful Team
of Qualified Experts



A Team that Works for You



SELTSE & GOLDSTEIN PUBLIC ADJUSTERS

SELTSE & GOLDSTEIN Public Adjusters, family owned and operated, has been licensed in business for over 75 years. We take great pride in our personalized service and are attentive to every detail. Our vast knowledge of experience results in the most favorable settlement for you.

Our success comes from our skillfull team of qualified experts. SELTSE & GOLDSTEIN is recognized as a respected public adjusting firm and the insurance companies know that our team cannot be taken advantage of.

The SELTSE & GOLDSTEIN Expert Team Includes:

- Public Adjusters
- Damage Appraisers
- Inventory Specialists
- Customer Service Support Team

QUESTIONS & ANSWERS

Q. What Is A Public Adjuster?

A. A Public Adjuster is a licensed professional that exclusively works for the policy holder and NEVER the insurance company. They handle all aspects of the claim, closely working with the insured to provide the most favorable and expeditious settlement possible. A Public Adjuster inspects the loss site immediately, ascertains any damages, and reviews the insured's coverages; then evaluates all structural and personal property damages. When hiring a Public Adjuster, there are no inherent conflict of interests when it comes to advocating on your behalf to the insurance company.

Q. Why should I retain a public adjuster when I know my insurance company will send their own adjuster?

A. The obvious advantages of **S&G** are that we represent only the interest of the policyholder and secure the maximum benefits for you. Your insurance company adjuster is trained to represent their company and their interest is exclusively for their employer. Most importantly, **S&G** handles all of the details that would consume a great deal of your time, such as preparing a detailed inventory, meeting with contractors, and interpreting complex insurance claims. Every insurance policy is very complex with many different clauses.

Q. How is S&G different from other public adjusters?

A. **S&G** employs a full in- house team of skillful, qualified experts that will handle all aspects of your claim from start to finish. Our team will work together to evaluate all damages suffered relevant to your building and personal property claim. The key to our success is having our full time inventory team on staff to inventory and negotiate your claim personally. Most public adjusting firms hire outside independent contractors to estimate damages which is then given to the insurance adjuster. With a personalized and hands-on approach, our team knows the importance of your belongings, collectibles, and memories. The success of **S&G** is best told by our clients. This is why our reputation continues to be built on the strength of our experience and the confidence our clients have in us.

Q. Should I meet my insurance company before I retain S&G?

A. You would never consider waiting for the results of a tax audit before meeting with your accountant, nor would you proceed to the courthouse without your attorney. Meeting with your insurance company without the help of **S&G** at your side, is likely to result in your disadvantage.

TYPES OF CLAIMS

(For Home & Business)

- Fire Damage
- Smoke Damage
- Broken Pipes
- Frozen Pipes
- Collapse Building
- Explosion
- Lightening
- Wind Damage
- Storm Damage
- Roof Leaks
- Vandalism
- Theft
- Vehicle thru Building

COMMON POLICIES

- Homeowner Policy
- Dwelling Policy (landlord)
- Renters Policy
- Commercial Policy
- Business Policy
- Business Interruption
- Extra Expense

S&G ADVANTAGES

- Review insurance policy
- Obtain temporary housing
- Request advance monies
- Create structural evaluation
- Create building floor plan
- Document building damages
- Itemize personal property
- Create photo documentation

THE S&G APPROACH

Our team is with you from start to finish and immediately will take control of the claim.



Handle all Board-Up and Emergency Services

S&G will immediately arrange to secure your property and protect it from further damage and unauthorized entry.



Evaluate Your Insurance Policy

S&G will examine your insurance policy and check for proper coverages and any endorsements that will allow us to maximize your settlement.



Substantiate the Value of Your Loss

S&G carefully researches, details and reconstructs every aspect of your claim, such as building damage, contents, and extra living expense claims.



Claim Presentation

Upon completion of your claim, S&G will present and support an itemized claim package to the insurance companies adjuster.



Final Settlement

Settling claims requires knowledge, expertise and persistence. The team of S&G will negotiate the most favorable settlement for you.

WE DO IT ALL...

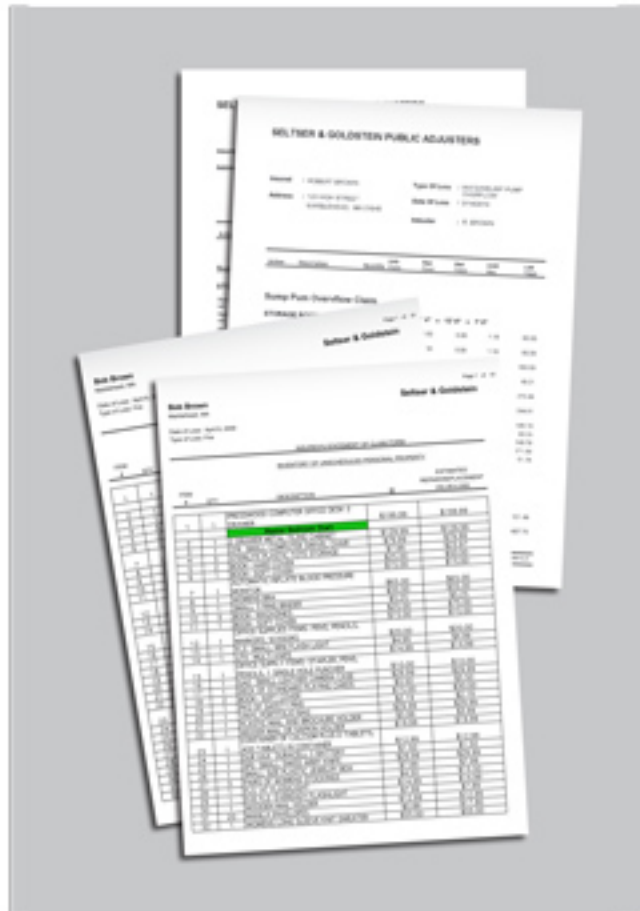
Your S&G team will reconstruct and evaluate all structural and personal property damages that you have suffered. Whether the damage is building or personal property, our team will document every item and present it in the same work product as your insurance company uses.

We know that every item you own has an emotional attachment.

**NO MATTER THE COST,
YOU DESERVE TO BE REIMBURSED.**

Did you know the average person has 5,000 - 7,500 items that needs to be listed?

**THE S&G TEAM DOES ALL
THAT FOR YOU!**



WE ARE BY YOUR SIDE EVERY STEP OF THE WAY

Your S&G team will handle all phone calls, meetings, and negotiations during the whole claim. Our job is not complete until we have helped you through the entire process and your claim has been fully settled.

Interior " Fire Damage "



Interior Results of S&G Settlement



Exterior " Fire Damage "



Exterior Results of S&G Settlement



S&G TESTIMONIALS

PAUL

Peabody, MA

"My fire loss would have been a financial disaster without your help. I had no idea about the work that was required. I can't say enough about your company. Your firm has helped me through one of the most difficult and heart wrenching times and the best decision I ever made was hiring Seltser & Goldstein."

ROSEANNE

Melrose, MA

"Thank You...Thank You...Thank You. I do not know what I would have done without Seltser and Goldstein. You took all the pressure and took away from me, so I could live my everyday life. Your negotiations far surpassed my expectations. It is refreshing to find a professional who can give the insurance company more trouble than they gave me with low offers and endless delays."

S&G Contacts

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S&G BACKGROUND AND STAFF BIOS

SELTSER & GOLDSTEIN has been family owned and operated through four generations. The company originated in 1935 by Louis Gilman and continued to grow with following generations of Gerald, David, and Peter Seltser. Continuing the tradition, Gary Goldstein joined the team with his son Josh. Now based in Beverly, MA., with over 75 years of experience, S&G prides themselves on service and personal attention. With an in-house staff, S&G can respond quickly and efficiently to all immediate needs. S&G is licensed in the Commonwealth of Massachusetts, State of New Hampshire, State of Maine, and with associates in Florida.



GARY GOLDSTEIN

Owner

Gary, the owner of S&G has been with the firm since 1988. He has been negotiating insurance claims for over 20 years and has a phenomenal record of success. Gary takes great pride in the service that S&G provides and continues to treat every claim as it was his own.



JOSHUA GOLDSTEIN

Public Adjuster

Josh is a graduate of UMass Amherst with a degree in Economics. He graduated from Vale Tech Property institute and also has a construction supervisors license that gives him construction experience along with additional building knowledge.



ANTHONY QUILES

Public Adjuster

Anthony attended Wentworth Mechanical Engineering Program & Boston University's, MCSE Program. He was a past Building Inspector and has extensive building, construction and IT experience.



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