

Case Study

Linda and John are hardworking honest people that had paid insurance their entire life. When they needed help the most, their insurer let them down. Turner Adjusting guided them through to ensure they were paid every dollar they were due.

Insurance Company Response:

The insurance company's adjuster (Liberty Mutual) came out to inspect the damage the following day, here's what they offered John and Linda:

- \$13,245 for damage to the building
- Blank sheets of paper to "inventory" the personal property that was in the garage.

Resolution:

Our team spent days sifting through the rubble to properly document the damage and inventory all of the contents that could be uncovered. John and Linda filled in the gaps of anything that couldn't be found. With our guidance, John and Linda received \$121,951 for personal property and \$25,581 for damage to the structure. John and Linda could not believe there was \$147,532 of value in their garage.

Increased Settlement:

 **Insurance Company Offer:** **\$13,245**

 **Final Settlement:** **\$25,581**

 **Turner Adjusting Impact:** **+193%**

Details of the fire:

John and Linda were at work when on a warm late September day in 2019 when an electrical issue started a fire in their large detached garage.

John used the garage as his space to tinker and work on just about anything. A retired truck driver, John had a lifetime collection of tools, parts, and motorcycle gear in the garage.

When the smoke cleared, all that was left was a pile of rubble. The building was completely gone. Fortunately, the main home was left with only minor heat damage.

Detached structures are often under insured and have 10% of the main structures coverage amount. John and Linda were hoping to get a total of \$25,000 from their insurance carrier.

Overwhelmed and not knowing who to trust, John and Linda hired Turner Adjusting Group to handle the claims process on their behalf.