



Details of the fire:

Robert made a fire in their fire place as he does all cold winter days in their custom built 4,000 square foot home.

After a few hours he noticed a little more smoke than normal. He walked outside to find the wood frame work of the chimney was on fire. Robert called 911 and luckily the Fire Department was just finishing another call nearby and were there within minutes.

When the smoke cleared, Robert and Kathleen were left with a badly damaged attic and roofline, with light smoke damage on the lower levels.

Robert and Kathleen refused the insurance company's initial offer of a single hotel room for them and their two dogs, because it was unreasonable; they opted instead to live in the least smoke damaged bedroom. The insurance company's adjuster allowed this to happen and made no effort to offer other alternative solutions, leaving them to accept cramped and potentially unsafe conditions at the time they needed support the most.

Case Study

Robert and Kathleen had paid insurance their entire life and at the time 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 (Erie) came out to inspect the damage the following day, here's what they offered Robert and Kathleen:

- Night to Night hotel stays in a one room hotel room for two adults and two large dogs.
- \$128,000 for damage to the building
- \$7,000 to replace/clean damaged personal property

Resolution:

With our guidance, Robert and Kathleen were able to get what they deserved. \$242,391 for damage to the building, \$97,431 to replace or clean damaged personal property and \$82,800 to rent a like kind and quality furnished home for one year.

Increased Settlement:



Insurance Company Offer: \$135,000



Final Settlement: \$339,000



Turner Adjusting Impact: +317%