



# CASE STUDY

*"From the moment we retained Adjusters International, Paul Migdal, Chris Glenister, Gary Johnson and Jim Warren took over every aspect of our claim. Their expertise and professionalism was recognized and respected by our insurance company and resulted in a timely settlement of our claims which was both fair and equitable. By retaining Adjusters International, we leveled the playing field vis-à-vis the experts brought in by the insurance companies and saved untold hours of management's time, enabling us to focus all of our resources on running our business and the recovery from the fire."*

*Having gone through the experience of dealing with large insurance claims both with and without the benefit of the expertise provided by Adjusters International, we are convinced that no company should ever attempt to handle an insurance claim without such help."*



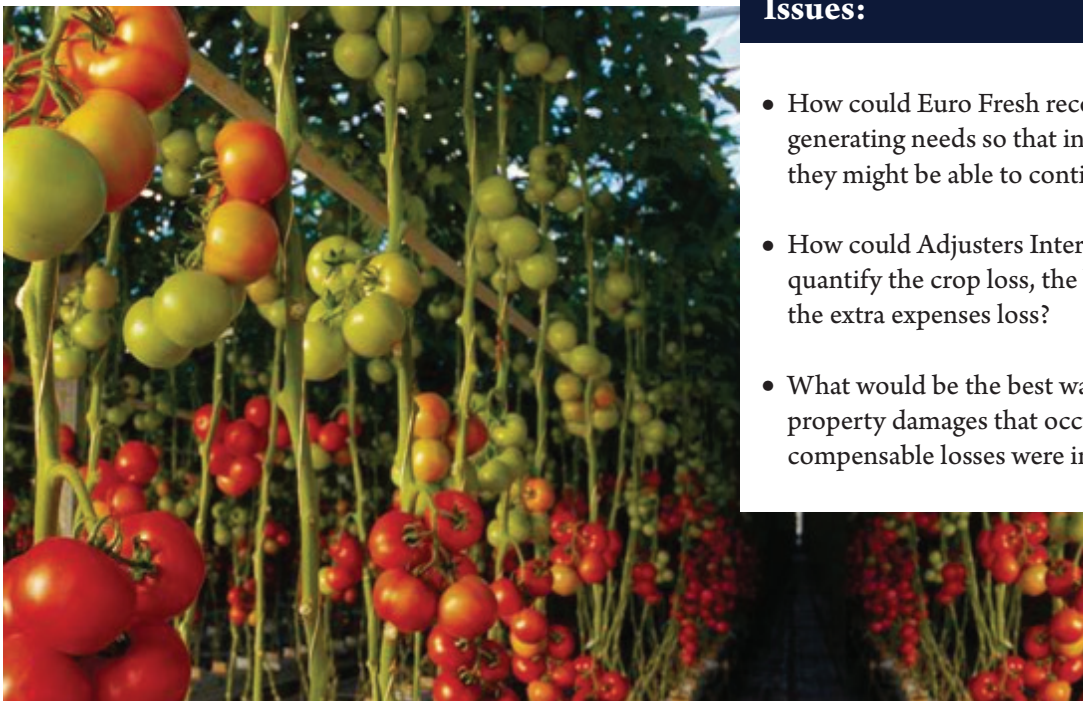
Frank van Straalen  
CFO, Euro Fresh Farms

# EURO FRESH FARMS

A springtime generator explosion and resulting fire totally destroyed Euro Fresh's 4 megawatt power generating station; severely damaged the adjacent packing plant and greenhouses; injured growing crops; and otherwise interfered with the operations of Euro Fresh, a major grower and wholesaler of hydroponic tomatoes. Euro Fresh is the leading year-round producer and marketer of greenhouse tomatoes in the United States.

## Issues:

- How could Euro Fresh reconfigure their power generating needs so that in the event of a future disaster they might be able to continue operations?
- How could Adjusters International along with Euro Fresh quantify the crop loss, the business interruption loss, and the extra expenses loss?
- What would be the best way to estimate the real property damages that occurred in order to make sure all compensable losses were included in the claim?



## Strategies For Resolution:

- Adjusters International was able to secure payment to replace the 4 megawatt power generation system with two, 2 megawatt power generation systems and have it all compensated for under the policy of insurance. As a result, Euro Fresh is now in a better position as a failure in one of their power stations in the future will not effect their entire operation.
- Adjusters International prepared detailed schedules of the crop loss, business personal property loss, business income loss, and extra expense loss. In doing so they applied the provisions of each portion of the policy so as to result in the greatest compensation for all of Euro Fresh's losses.
- Adjusters International brought in its own in-house construction cost estimator to quantify the scope of loss and prepare an estimate to present to the insurance company that would include all damages that occurred to the real property applying the conditions of the policy to secure the greatest settlement.



## Conclusion:

- Euro Fresh's business income and extra expense losses were compensated 100%. They were fully reimbursed for their loss of crops and business personal property.
- Through the efforts of Adjusters International's estimating department, Euro Fresh was compensated to replace the damaged buildings/greenhouses with state-of-the-art facilities.
- Adjusters International's involvement allowed Euro Fresh to focus on keeping their business running and thriving ... secure in the knowledge that all portions of their claim had been presented and paid.

**EURO  
FRESH<sup>®</sup>  
FARMS**

