



Fire Breaks Out in Templeton's Hidden Valley

Jeannie Flory looked on with a broken heart as her beautiful 3,200 sq. ft. home in Templeton, CA, was destroyed by fire on a cold February night. State Farm's original estimate to repair Jeannie's home, a mere \$650,000.00, was a ~~portion~~ ^{fraction} of what Jeannie truly needed to rebuild. After exhausting every imaginable option, it seemed all hope was lost. Thankfully Jeannie met a couple from San Jose, CA, who recommended the services of Adjusters International. Not yet realizing the help that she'd found, Jeannie first wondered, "what could this company whose name I've never heard do for me?"

Issues:

- Jeannie's estate included 20 acres of land, a guest home, and a herd of livestock. The original estimate provided by State Farm was \$650,000.00. Was this estimate accurate? If not, what could Adjusters International do to increase State Farm's estimate?
- State Farm did not assist Jeannie in creating a personal property claim to account for all of the personal property she lost in the fire. Was it possible for Jeannie to receive full compensation for her personal property?
- At the time of the fire Jeannie and her husband were living in the guest home on their property. Due to a preexisting medical condition, Jeannie's husband was moved after the fire into assisted living away from their home. State Farm was reluctant to pay the fees for Jeannie's husband's assisted housing expenses. Additionally, Jeannie continued living in the family's guest home after the fire so that she could care for the herd of livestock on the property. The guest home did not contain a much needed air conditioning system. Could Adjusters International do anything so that Jeannie could live more comfortably in her guest house?



Strategies for resolution:

- After reviewing State Farm's initial estimate, Adjusters International created an entirely new scope for viewing Jeannie's home. A new building estimate was designed using in-house construction cost experts who thoroughly examined Jeannie's estate, searching for any structural and decorative components of the building State Farm may have missed in their review. After careful consideration, Adjusters International determined that the actual cost to rebuild Jeannie's home was more than double the estimate provided by State Farm. Adjusters International presented their findings to State Farm who agreed to a settlement of \$1.2 million to rebuild Jeannie's property; an overwhelming increase from the original estimate.
- Adjusters International provided inventory specialists who met with Jeannie on multiple occasions to assist in creating a personal property claim, documenting every item lost in the fire. After going through photographs of the entire estate, Adjusters International determined that Jeannie's inventory totaled 4,387 individual line items. The personal property claim was then submitted to State Farm who agreed to provide Jeannie a full policy payment in the amount of \$587,854.00.
- Jeannie was due the same living conditions she had before the fire under the terms of her insurance policy. Jeannie's property included 20 acres of land, a pool, a 3,200 sq. ft. home, and a guest home. Based on the features of the home and size of the property, Adjusters International determined that renting an alternate living space for Jeannie would cost State Farm approximately \$12,000.00 each month. Knowing that Jeannie preferred to remain in her guest home, Adjusters International used this monthly fee as leverage in their negotiation and convinced State Farm to pay for both an air conditioning unit for Jeannie's guest home, and for Jeannie's husband's assisted living expenses.

Conclusion:

As a result of Adjuster International's efforts, Jeannie was able to live in comfort on her property. Adjusters International would find a solution to each of her concerns. Adjusters International successfully increased Jeannie's settlement from an original \$650,000.00 estimate to approximately \$1.8 million. Jeannie's home was not only restored; the remodeled version of the 3200 sq. ft. home was a substantial upgrade from the property's original state. As Jeannie Flory said in her thank you letter to Adjusters International, "I only wish I'd hired you the day after the fire."

"I'd like to thank you and Adjusters International for your compassion and impressive professional acumen-you restored both my peace of mind and my financial security after a fire destroyed my home in Templeton's Hidden Valley Ranch estates. As soon as I hired you, you hit the ground running and negotiated an increase in State Farm's original \$650,000 offer to rebuild my home to \$1.2 million. You also negotiated an additional settlement for my personal property contents claim at \$587,854, and you convinced State Farm to pay for my husband's assisted living expenses, a feat in itself that alleviated much worry. Overall, you and your team increased the original insurance settlement from \$650,000 to \$1.8 million. Not only did you provide me with the financial security to rebuild, you stepped in to handle the countless details involved in a complex claim so I could concentrate on restoring my life. As soon as you became involved in my claim, I felt you lifted a huge weight from my shoulders-I only wish I'd hired you the day after the fire!"

- Jeannie Flory