

Hello Big Sur and Highlands neighbors... we are planning on success and being home soon. However, as alumni of the Pfeiffer 2013 fire where we lost our then home, we want you to know what made a huge difference after the fact. (As you know... if you are sued and the other party has a lawyer you get yourself a good one or you are toast!) The same is true after a fire. There is a category of a public company called "Public Adjuster". The good ones have LONG term histories of success. The insurance companies assign you an adjuster but THEY WORK FOR THE INSURANCE COMPANY! Your public adjuster works for you and, without ours (and we are very good at detail, records and computer work!) we never would have come out financially whole and that includes their fee, which is a % of what they get back for you.

They are amazing, doggedly persistent and do not stop until the job is done. Two examples... we had a custom built Mickey Meunnig house that the insurance company said could be rebuilt at 1/5 per sq ft of what it would actually cost in Big Sur with custom everything and, when we completed the inventory (3600 items down to the last fork and can of beans to some high priced artwork) with them the insurance company fought us every step of the way. The public adjuster did all the paperwork (the final submitted document to the insurance company is more than 7" of stacked paper with small print) and understood the way the insurance company wanted the documents presented and filled out. We hadn't a prayer without them.

So the man to call if you need them is Ken Crown - Cell: 408-858-1685 - Executive Vice President The Greenspan Co. / Adjusters International. He is on the marketing side and a bit of a pit bull but you will love it when he is YOUR pit bull with the insurance company! His professional staff that you work with day to day is amazingly competent, easy to work with and really nice people. When I met Ken he seemed like the dreaded ambulance chasers and I wanted no part of them but we decided to do it based on others superb recommendations and never, never regretted our decision. I am their biggest fan.

Of course you notify your insurance company immediately!!! But, whatever you do, please don't accept any settlement check on the spot from your kind on-site insurance company adjuster... many did on Pfeiffer Ridge as it sounded like a lot of money. Virtually all regretted it in the end.

We could go on and on with advice but I'll stop here. If anyone finds themselves where none of us want to be I recommend the FIRST thing you do is call Ken.

If you have or have the opportunity, take your phone and take a quick photo of every item in your house. Open drawers and take a snapshot, and closets, focus on items on a deck and in a linen closet... just go around and shoot. NOT MOVIES as too hard to work with frame by frame. They are invaluable in creating an inventory and establishing the style, quality and amount of "Stuff" from art to the mundane. We even proved we have over \$12,000 in food and house supplies in the home at all times! With pictures. Put a dvd or ??? of all photos in a safe deposit box or in computer cloud storage... but off site. Or trade with a friend. It will pay off.

Anyway... lets hope none of us need Ken but stash this away somewhere just in case! Either John or I are willing to answer any/all questions if it helps. 831-620-0994