

Luxury Home in Florida Damaged by Hurricanes



DESCRIPTION

A luxury home in Florida was directly in the path of hurricanes Frances and Jeanne in 2004, and the two storms damaged part of the roof. The roof was 44,000 square feet in size, and 15 percent was damaged by the high winds.

ISSUES

The insurance company took the stance that only a minor repair was needed, as opposed to replacing the entire roof.

They also held that the homeowner was liable for two deductibles, which would have substantially increased the policyholder's costs.

The policyholder did not have plans of the home and couldn't provide specifications for the roof.

SOLUTIONS APPLIED

Adjusters International made arrangements to measure the roof, which had unusual pitches and angles. Specialists with rock-climbing equipment were enlisted to perform the measurements.

After the specifications were verified, Adjusters International then imported available roofing tile samples from around the world to perform color matches against the existing roof. Because the modern tiles could not match the existing tiles, Adjusters International proved to the insurance company that suitable, matching building materials

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were not available for a minor repair. Engineers inspected the roof and determined that the integrity of the roof would be compromised if modern materials were used to repair only the damaged portion.

Adjusters International also followed up with senior management at the insurance carrier to resolve the deductible issue to the policyholder's satisfaction.

OUTCOME

Due to the concrete evidence provided by Adjusters International, the insurer adjusted the settlement to allow for a full replacement of the roof.

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