



[Michael Platts](#)

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Roof Damage in Pasco County - Success Story - The Lone Roof

Situation: A residential neighborhood in southwestern Pasco County was impacted by a severe hailstorm during the spring of 2009. Shortly after the storm, the homeowners filed a claim under their insurance policy. While every home on their street was getting their damaged roofs replaced by their insurance carriers, this carrier denied every attempt made by the homeowners to collect for the damages to their roof. Finally, almost 2 years after the loss and in desperation, they called Michael Platts of Tutwiler & Associates. After conducting an initial evaluation to collect the details and assess the situation he began the process to get the claim settled fairly.

Issues/Challenges: Michael's investigation and research revealed that the homeowners had initially given the insurance carrier the wrong date and month of loss. He went on-line and found the correct date of loss using media resources and proceeded to notify the carrier. Even after sending this documentation to the carrier representative, the company still refused to pay for the claim. While the homeowners put great weight on the fact that "all the other roofs were paid for and theirs should have been paid for as well," the anecdotal fact of the neighboring roofs being replaced was discounted by the insurance carrier based on the contention that individual claims must generally stand on their own. This is often a tough issue for policyholders to wrap their minds around when there is such overwhelming evidence to support their claims. However it's not uncommon to face situations where similar damage is treated differently by

separate carriers, and in other cases, similar situations are viewed, interpreted or resolved differently by the same company. In any case, it is important to remember that all decisions must be fact and situation specific. The insurance company had initially sent out a roofing consultant who, in Michael's opinion, performed an inadequate and perhaps biased investigation of the damaged roof. Mike subsequently learned that the consultant and the insured had words and this may have colored the resultant report. In any event, the carrier, after review of the report, continued to refuse to alter their claim coverage decision.

Solution:

After Michael Platts became involved, he was able to correct the improper date of loss issue and finally after dogged determination, was successful in getting the insurance claims representative and her superiors to agree to have an independent third party expert take another look at the damage. Mr. Platts interviewed the Engineering/Architectural firm representative who ultimately was sent out to re-inspect the loss and Michael was satisfied that the expert would be able to render an independent and unbiased opinion as to the nature of the loss and damage to the roof. As suspected, the subsequent report clearly indicated that hail did indeed cause serious damage to the roof.

Outcome:

As of Monday, March 28th, the insurance carrier has agreed to pay for full roof replacement. Had it not been for Michael's persistence, experience handling these types of claims, and out-of-the-box thinking, the homeowners might still be battling for a claim resolution. In this case, the use of a qualified and experienced public adjuster made the difference between payment of a legitimate insurance claim and improper denial of the same.

Send comments to:

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