



Location: St. Croix, USVI
Date of Loss: September 17, 2017
Type of Loss: Wind (Hurricane Maria)

Overview

Estate Clifton Hill is a residential style home with a main living level and two lower level apartments used as rental income by the insured. On September 17, 2017 the property sustained substantial wind and water damage due to Hurricane Maria.

The bulk of the elastomeric roofing was blown off, allowing water and debris to significantly damage the interior of the home. The main structural components of the home including concrete walls and wood support beams for the roof and walls also sustained damage.

Challenges

Stark Loss Consultants was contacted by the homeowner (insured) to assist with this claim in February 2018 after receiving a “final settlement offer” of \$78,000 from the insurance carrier. The insured was extremely frustrated as

he had submitted repair estimates to the carrier that were three times this amount, and this settlement offer would not come close to covering the necessary repairs.

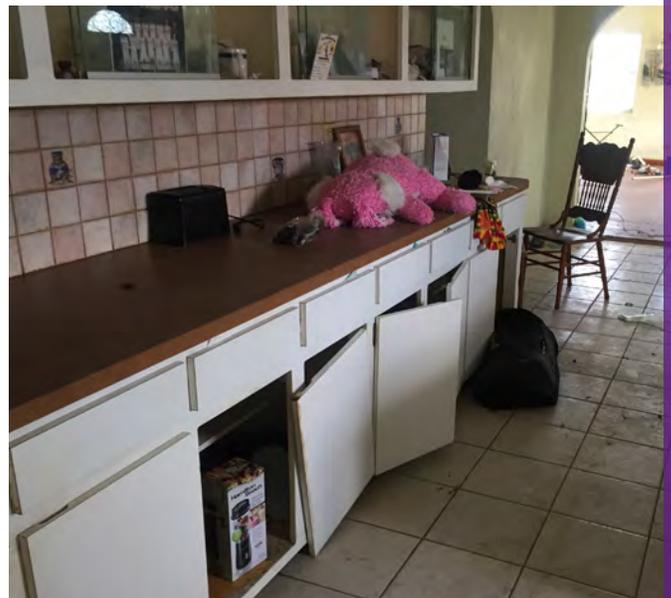
The SLC team quickly arrived on the scene and prepared and submitted a complete building and contents claim to the insurance carrier within a couple of days. A major challenge facing the insured was that the insurance carrier had assigned three different field adjusters to evaluate the damages, all whom had returned to England and were not planning to return to the USVI.

Results

As a result of extensive communication via phone and email, citing US Virgin Islands insurance policy language and regulations, SLC convinced the carrier to assign a new field adjuster to complete a new site inspection.

Once the new site inspection was completed, the new adjuster quickly realized that the prior adjustments and estimates prepared by his colleagues would not be sufficient to cover the damages to the home. SLC and the new field adjuster were able to reach a settlement figure of \$236,992 and settle the loss amicably for all parties involved.

Insureds are often told that they have received a “final settlement offer.” This tactic is used by insurance companies to frighten the insured into taking a less than equitable settlement. We encourage all insureds to understand their insurance policies and local statutes and seek a second opinion if the settlement offer from their insurance company does not appear to be fair and equitable.



A circular logo with a white right-pointing arrow and the letters 'SLC' in white, set against a dark blue background. The background of the entire page is a photograph of a destroyed residential area with debris, damaged houses, and palm trees under a cloudy sky.

SLC

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SLC

Stark Loss Consultants

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