



Location: St. John, USVI
Date of Loss: September 19, 2017
Type of Loss: Wind (Hurricane Irma)

Overview

Stark Loss Consultants (SLC) was engaged by the Diocese of the Virgin Islands on September 29, 2017 to represent their interests in the Episcopal Church, amongst others, on St John. The Diocese of the Virgin Islands consists of 14 congregations spread over five islands; St. Thomas, St. John and St. Croix – under U.S. jurisdiction, and Tortola and Virgin Gorda – under British rule.

A short walk from the ferry dock, the Church is located in the heart of Cruz Bay, St. John. This 12,000 square foot historic community center and place of worship was constructed with 12" concrete walls, large stained-glass windows, wood timber roof framing, and a metal roof deck. The lower level of the Church is used as primarily a community outreach center. The upper level consists of two naves, front and rear, with the front nave being the largest of the two, seating roughly 210 parishioners.

Challenges

The island of St. John is the smallest of the three United States Virgin Islands. Access to St. John is very limited and is restricted to private boat charter, ferry and car barge. Once on the island and in Cruz bay, travel to St. Ursula’s is easiest made by foot.

Notwithstanding the access restrictions to the loss location, clean water, food and shelter, SLC mobilized their team of experts who composed and presented a complete building and contents claim to Church Insurance of Vermont, insurer of St Ursula’s, within two weeks of formal engagement.

Shortly after presenting our claim to the insurer, SLC was notified of a settlement offer to the Diocese of roughly \$350,000. Based on prior similar losses, the SLC team understood that restoration of the church would require a range of highly skilled artisans and tradespeople to apply their expertise, all of which were severely limited due to economic factors. The initial settlement offer, well below what was necessary for proper restoration, was promptly rejected.

Results

After several months of negotiations, SLC’s steadfast determination and commitment to quality restoration and accurate pricing, a settlement of \$1.26 million was reached on behalf of the Diocese.

