

# DANCING WILLOWS HOA



## PROJECT DESCRIPTION

Dancing Willows HOA is a large, multi-family property with over 50 buildings and hundreds of individual unit owners.

The HOA received the all-too-common, “hurry up” offer in hopes they would simply accept the insurance company’s findings and walk away. Fortunately, they realized there are experts who advocate for insured’s rights and placed their trust with C3 Group.

## Key Takeaways

Property owners are almost always at a disadvantage without the proper knowledge and experience in dealing with insurance claims.

- Navigating an insurance claim can be a complex and tedious process.
- Proper investigation is critical to receive a fair and honest settlement.
- Persistence and patience by the client, the public adjuster, and other experts made this win possible.

## Loss Details

The HOA incurred damages from a severe hail storm in May of 2014. Damages were sustained to all buildings (primarily roofing systems and lighting).

## Business Challenges

The HOA board and property manager initially attempted to deal with the claim alone. The result was an initial offer from their carrier, after hiring an engineer who didn’t know the policy coverage, for a mere \$54,814.28. This offer included minimal spot repairs to the shingles throughout the property.

Not knowing where to turn Dancing Willows HOA turned to C3 Group for help.

## Solutions

C3 Group accurately inspected every building, alongside the insurance company’s engineer. C3 group determined that all roofs throughout the property would require complete replacement. They also identified additional damages that had been missed or overlooked by the carrier’s adjuster and engineer during their hasty and incomplete inspections prior, such as lighting, paint and screens.

## Results

The initial claim offer was \$54,814.28.

The end result was a settlement offer of over \$1.8 Million in covered damages.

Further negotiations resulted in yet another increase towards a final settlement of just under \$2 Million.

