

Smoky Hill United Methodist Church



PROJECT DESCRIPTION

This modern, contemporary church in Centennial, Colorado received a low-ball settlement offer that did not address all of the damages and challenges associated with returning the property to pre-loss condition.

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 complex and tedious.
- Proper investigation is critical to receive a fair and honest settlement.
- Bringing in an expert like C3 Group as early as possible in the claim process can expedite a proper claim settlement.

Loss Details

Smoky Hill United Methodist Church was hit by a hailstorm on June 24th, 2015. The storm damaged the TPO flat and cloped shingle roofing systems, HVAC, EIFs (synthetic stucco), metals, and signage throughout the property.

Business Challenges

The church Treasurer was tasked with handling the claim despite having no claim experience. The church's contractor estimated the damages to be almost double what the original settlement offer from the insurance company.

Solutions

After several months of negotiating and the utilization of the appraisal process, C3 Group was able to secure a final settlement. Additionally, the carrier agreed to recalculate their flawed valuation of the property, thus saving the insured tens-of-thousands of dollars in deductible costs allowing them to perform much needed repairs to the property.

Results

The carrier's initial offer was for \$186,757.16. After a initial inspection, C3 Group was able to determine the damages exceeded \$400,000. C3 Group secured a final settlement of \$438,113.55.

