January 10, 2014

To Whom It Might Concern:

When our house caught fire from a defective chimney, I was there at the time. I grabbed art work from the living room where the fire broke out and took it to a back bedroom. The fire department arrived within minutes and the damage was limited to the living room and guest bedroom. Later that night, the fire reignited and burned much more of the house. I entered the house and carried out old family papers and hard drives. The Sonoma County Sherriff restrained me at the request of the fire department.

We were distraught and emotionally exhausted. It took two days for an insurance company agent to arrive. Then, because it was a major loss, he handed it off to another agent. Another delay. But then a few mornings later we came out, and the insurance company had brought in a contents inventory team, ServPro to pack out the contents, and an asbestos mitigation team. The place was crawling with activity, and we were happy about it.

But two of my friends who had recently gone through a home insurance experience advised me that the first thing we should do is hire a public adjustor to deal with the insurance company. We were reluctant because our carrier seemed to be on the spot and carrying out the necessary recovery steps. They were considerate and helpful. But in any case, I met with a representative of The Greenspan Company/ Adjusters International, Kyle Hensiek, liked what he had to say, but after consulting with my wife, we decided to do it on our own.

A couple of weeks later we met with a representative from the insurance company. As we were standing in the charred ruins of our home, she announced that her company had decided that it would cost $203,000 to restore our home. Although I have little experience in such matters, I told her immediately that that sum seemed inadequate to rebuild in Sonoma County, especially with an older home (circa 1895) for which cookie-cutter estimates were not helpful. She said that was their offer, take it or leave it.

Then came a fumbling attempt on the part of the carrier to deal with the contents of the house. The carrier's representative kept mentioning a figure of $50,000, a sum that we knew was too low. At that point, we called in Greenspan Adjusters International and soon met with Jessica Bivens.

Bivens made an immediate impression: smart, attractive, and deeply steeped in the arcane ways and language of the insurance industry. We embarked on a year-long odyssey with Greenspan and Bivens which in the end paid off splendidly. Not that there weren't hitches along the way, but in the end we worked as a team, and Jessica was always understanding of my frustrations.

A major stumbling block with the carrier was the matter of code upgrades. When we stripped down the old house, we discovered that the understructure was a big mess of cracked girders, undersized joists, and poorly seated, off-center support posts. We called the county, they agreed and wrote a correction notice. Jessica and I had done our homework and knew that even if a code violation was not directly caused by fire damage, if it was revealed in reconstruction that something was substandard, correction was covered by the policy. Two months after we submitted the correction notice to the carrier and after the work was completed (roughly $90,000), the carrier decided that the work was not covered. A battle ensued, and in the end with Jessica's superb help, we won.

Finally, I can say without reservation that without Greenspan Adjusters International's and Jessica Bivens' help, I would have been lost. For-profit insurance carriers have a mandate to keep costs low for the benefit of shareholders. They are not committed to the interests of premium payers. They have created a world that is impenetrable to the average policy holder. You will need help, and The Greenspan Co./ Adjusters International will do the job for you.

John Mcchesney