Dear Property Owner, September 29, 2014

First, let me say how terrible we feel for the loss you have suffered to fire. We lost our home in Reno and we understand and sympathize with the journey you are about to be thrust into. Also, let me say, this is not about the big bad insurance companies. We have tremendous faith and appreciation for our insurance company, (though not our mortgage holder) but let's face it; they are not in the business of giving away money without good reason and an enormous amount of justification. And, right there, the difficulty begins.

We were contacted by representatives from our insurance company the same day as the fire. We felt gratified that they were willing to immediately write us a check to assist with immediate costs, such as temporary housing, that very day. What we did not know then was that we were entitled to much more, and the insurance company would not have argued with us *had we known to ask.*

I have always believed that we are intelligent people with a good dose of common sense and business sense. We have a combined 81 years of professional law enforcement employment, we have owned our own business, and we have accomplished higher education degrees and raised a family. My husband is smart and frugal with money, and has always handled the meetings with people like insurance companies. He was exceptionally smart about that too, and while you never want to think the unthinkable will happen to you, he very wisely insured our home to the maximum. We were feeling pretty confident that we would be able to rebuild from the rubble and recover from
disaster.

Having said all that, within a day or so, we were contacted by the team from The Greenspan Co./Adjusters international, and our real life education into the murky world of insurance compensation started. I will admit, being as I had complete faith in my husband's efforts, and the fairness of our insurance carrier, I was reluctant to talk to an independent adjustment representative. I felt we could probably handle all the required paperwork and the rebuild without major complications despite working long hours and having lengthy commutes. I was entirely wrong. We would not be where we are in our recovery today without the assistance of Bruce Tibert and his team of professionals.

As an example, you may think you have a general idea of your personal property loss (not structure, but things), but unless you have videotaped or photographed everything you owned, and kept that record in a safe place you can access, you stand to lose thousands of dollars in recovery. Insurance companies have basic limit numbers for clothing, kitchen items, spices, appliances, etc., and, believe me, it is very likely to be much less than what your replacement value will be today. Bruce's team spent many after work hours at our home taking us through every drawer, every closet, every cabinet and every room to make sure we documented everything properly for the insurance company. Please, you have suffered enough already, don't cheat yourself out of being able to replace the items you can.

Bruce also provided exceptional assistance in dealing with our bank, which made this entire recovery frustrating and difficult to accomplish. We could write a book on how uncooperative you should expect your loan holder to be.

I could go on for pages about all the things they knew that we did not, but instead, I will tell you that if you make the very wise decision to seek the assistance of an independent adjustor, you will find no better team than The Greenspan Co./adjusters International and Bruce Tibert.

We are willing to speak with you should you need further information. Please contact Bruce, or The Greenspan Co./Adjusters International, and provide them with your contact information and the best time to reach you and we will make every effort to call or meet with you. We will be happy to share our story and our support of this group with you. We have just submitted our last request to the insurance company, but I can absolutely guarantee you that it would not have been possible without The Greenspan Co./Adjusters International team.

Sincerely,

Bill and Gale Bowen