








## Profile

JACK H.



 <b>Occupation</b>	Real Estate Developer & Restaurateur
 <b>Home Value</b>	\$1,600,000
 <b>Claim Value</b>	\$2,300,000
 <b>Location</b>	Gated Community, Boulder, CO
 <b>Assessment</b>	Wildfire completely destroyed the home

## Challenges: Underinsured & Lack of Communication

- 1 After the fire, the homeowner discovered he was grossly underinsured due to an error in the insurance agent's square footage calculation. The policy limits were only one-third of what was needed to properly rebuild the custom home.
- 2 The client initially contacted the insurance company with countless emails and phone calls, but they were non-responsive for over 60 days. **The insurance company admitted the mistake and agreed to increase the policy limits by over \$200,000** which was not enough to rebuild the home that was lost. The client then reasoned litigation was his only option, which would mean additional costs and a longer wait time.

- ✓ **Always triple-check** the details for the policy limits and the square footage being used to calculate your insurance coverage.
- ✓ **At times an attorney** is necessary for consultation. To save time and money, we always strive to resolve claim matters without litigation.

## Solution: Proper Policy Limits

On behalf of the homeowner, Bruce **negotiated a significant increase in policy limits**—in excess of \$500,000, and helped to avoid a lengthy lawsuit with an uncertain outcome. With a proper budget to build his home, Bruce then introduced his client to a reputable builder, who was hired by the client.



## Outcomes:

### 1. Increased Limits

---

Homeowner received more than a 100% increase in policy limits allowing the homeowner to rebuild his home.

### 2. No Litigation

---

The homeowner saw significant savings of time and money without a disruptive legal battle or attorney fees.

### 3. Focus on Priorities

---

As the homeowner lost his wife months prior to the fire, Bruce's focus was on the claim so the client could tend to important personal matters.

“When handling my total loss wildfire claim, Bruce Kabat really came through. The other adjusters seemed to have a ‘know it all’ approach. Bruce was different. His respectful, but firm negotiation style helped us overcome a major underinsurance issue, increasing our policy limits by hundreds of thousands of dollars, allowing us to rebuild. And he did it all without an attorney. Bruce was attentive to my concerns and proactive in his pursuit of an outstanding settlement.”

— Jack H.

📞 303 435 0328 (mobile) | ✉️ [bruce@redoakclaims.com](mailto:bruce@redoakclaims.com) | 🌐 [www.redoakclaims.com](http://www.redoakclaims.com)