



CASE STUDY

Village Baptist Church Lost in Flames



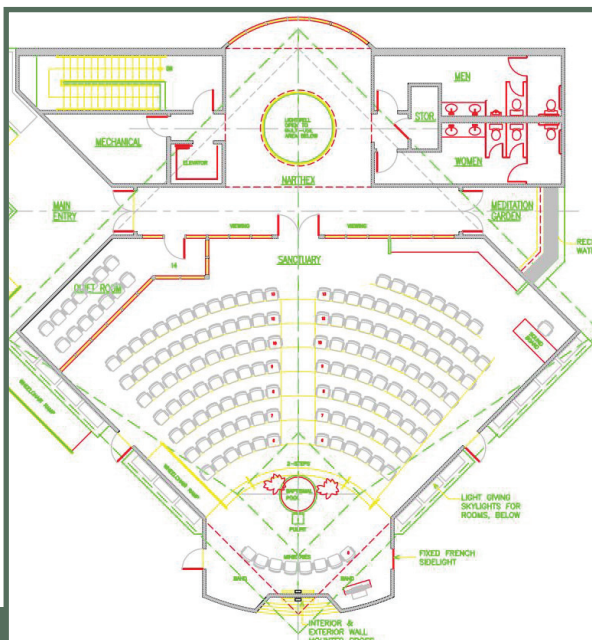
"On October 17, 1999, our church building was destroyed by fire. Adjusters International came to our rescue. I was reluctant to hire them but thank God that we did. ... the settlement we received from our insurer is three times more than they wanted to give us. Adjusters International more than earned their pay."

*Rev. Dr. Emmanuel O. Akognon, Pastor
Village Baptist Church*

The electrical wiring to the sound system in The Village Baptist Church in Marin malfunctioned and started a fire in the chapel. The fire destroyed the main sanctuary on the second floor, leaving just one wall standing. Smoke and water damaged the school and offices on the first floor.

Issues:

- Could the parties agree to the scope of damage and return the property to its pre-fire condition?
- Balancing needs/codes/policy limits and policy conditions, what was best for the Church?
- As part of the reconstruction, the Church faced costly upgrades related to codes and ordinances. Could they all be covered?
- In the interim period, while the Church was out of commission, where could the worshippers gather?



New Main Floor Plan



A rendering of the new Village Baptist Church, Marin City. It was completely gutted by a devastating fire.



Master Plan

Strategies for Resolution:

- Adjusters International worked quickly to broaden the estimate of damage and repairs first presented by the insurance carrier. The scope of damage was modified to include claims for the expensive church pews, custom stained glass windows and code upgrades. This nearly tripled the original building damage estimate. By moving the pews from “personal property” to “building,” the amount paid was greater.
- The primary struggle to help the Church rebuild involved the costs associated with adherence to California seismic codes and other code requirements (ADA1). Adjusters International organized a team of engineers to determine if the existing foundation was up to code. By involving county officials who supported the claim, it was determined that the foundation had to be updated.
- A sprinkler system had to be introduced into the building to meet fire safety standards. Adjusters International was able to secure settlement money for the full cost of the sprinkler system. ADA1 upgrades were thoroughly analyzed by Adjusters International’s experts, resulting in payment by the insurance company for specialty ramps, bathrooms, parking lots, etc. Coupled with an expanded, agreed scope of loss, the Church was able to demolish the fire damaged building and rebuild a brand new one on the same site.
- During the period that The Village Baptist Church was out of commission, Adjusters International helped secure payments under the extra expense portion of the policy to cover the rental of another facility so that the congregation could gather.

Conclusion:

- Adjusters International stood alongside The Village Baptist Church throughout the process and was successful in securing a payment of more than triple the initial offer by the insurance carrier.