

# Traffic Jam & Snug: Detroit's Historic Restaurant Fire Recovery

In May 2022, Traffic Jam & Snug, a beloved Detroit Midtown restaurant, fell victim to a devastating fire that resulted in the complete destruction of the establishment. The insurance company's initial assessment severely underestimated the extent of the damage, which set the stage for a challenging claims process.

**Valuable assets within the restaurant, including the modern kitchen equipment, microbrewery machinery, and other essentials, were lost to the flames.** The aftermath of this devastation was deeply felt, symbolizing not only a tangible loss but also an emotional blow to the community.

## ISSUES

1. The insurance company's initial assessment significantly underestimated the extent of the fire damage, despite the loss being clearly at policy limits. This posed a risk of insufficient compensation, as the insurance company adjuster failed to recognize the full scope of the destruction when they inspected the site initially. The insurance company's stance was that the insured did not meet specific policy requirements, such as the way the proof of loss was signed, which added complexity to the claims process and raised concerns about full and fair compensation.
2. The unique and intricate contents of Traffic Jam & Snug made accurate damage appraisal challenging. This complexity potentially undervalued prized possessions and historical assets, as the adjuster struggled to assess the true value of the restaurant's contents, which included not only the valuable kitchen equipment, microbrewery machinery, but sophisticated electronics as well.





## SOLUTIONS

As we always do for our clients, the Globe Midwest/Adjusters International's commercial building estimating team conducted site visits, performed material takeoffs, solicited pricing from suppliers and vendors, evaluated labor requirements, and calculated overhead and indirect costs. Our licensed public adjusters then provided the comprehensive reconstruction estimate of the property, detailing for the insurance company those areas the carrier's adjuster had overlooked and undervalued.

Globe Midwest/Adjusters International's professional public adjusters not only identified the true value of the restaurant's unique contents but leveraged our adjuster's deep expertise in restaurant fires to properly quantify the value of the sophisticated electronics and boutique machinery used in this restaurant and microbrewery.

## OUTCOME

Since 1924 Globe Midwest/Adjusters International has been headquartered in Detroit. We know what it takes and what it means to make our city thrive — businesses just like Traffic Jam & Snug. We live Detroit's motto — "We hope for better things. It shall rise from the ashes." — and put it to work for our clients every day.

On top of obtaining policy limits, Globe Midwest/Adjusters International was able to secure penalty interest payment due to the insurance company's failure to pay the claim in a timely manner.

Our team of licensed public adjusters, forensic accountants, and seasoned inventory specialists wasted no time in ascertaining the full extent of this total loss, securing a full and fair financial recovery. Just as we have done for thousands of other clients.