

# Customized Claim Resolution: Advocacy for a Luxury Home Rebuild

In a tranquil Michigan community a fire engulfed a grand 11,000 square foot residence, sparking a complex insurance battle. The homeowner remained hopeful about the recovery, armed with an insurance policy promising guaranteed replacement cost. However, they encountered resistance from the insurance company, which cited standard market rates and generic rebuilding models to justify a significantly lower assessment of the loss.

**The fire not only ravaged the physical structure but also erased a world of bespoke luxury, from custom-designed Cawford ceilings to intricate silk wallpapers and state-of-the-art soundproofing.**

After over a year of fruitless battles with the insurance company, the homeowner sought legal advice. Immediately the attorney recommended they contact Globe Midwest/Adjusters International.



## ISSUES

### 1. Custom Feature Underestimation:

The insurer's approach drastically underestimated the property's value due to its failure to recognize the extensive bespoke customization. Unique features like handcrafted details, custom-built fixtures, and luxury finishes such as silk wallpapers and elaborate chandeliers were not adequately considered, leading to a significant valuation gap.

### 2. Complete Destruction Documentation:

With the home completely destroyed, Globe Midwest/Adjusters International faced the immense challenge of creating a building estimate with virtually no remaining physical reference. This lack of material evidence made it difficult to substantiate the existence and value of the home's numerous high-end features and customizations.

### 3. Default Valuation Shortcomings:

The issue with the insurance company's approach was their reliance on default valuation settings in their estimation software. This method was unsuitable for a property with unique and high-end aspects, as it could not accurately capture the premium value of the home's custom-designed interiors and specialized installations.

### 4. Insurance Pushback:

The insurance company initially resisted acknowledging the full extent and value of the claim, especially the high value of custom features. This resistance necessitated Globe Midwest/Adjusters International's preparation for extensive proof and negotiation to establish the true worth of these lost items.

## SOLUTIONS

### Precision Feature Research and Documentation:

Globe Midwest/Adjusters International performed a complete forensic investigation of the home's original characteristics, poring over hundreds of the family's photos to identify the structure's original features and luxury elements.

### Comprehensive Rebuild Valuation:

The firm crafted a personalized supplemental estimate, covering costs for replicating unique elements. Utilizing invoices and receipts, they substantiated the actual costs for these high-end features, achieving a valuation that reflected the home's true worth.

### Negotiations & Post-Construction Documentation:

Targeted negotiations focused on each unique feature's fair valuation, supplemented by the adjuster's visit to the rebuilt home. Our adjusters fervently advocated for replacements that matched the original home's quality, highlighting the homeowner's policy entitlements. These visits allowed for the capture of detailed photographs, providing tangible proof of the completed work to the insurance company.

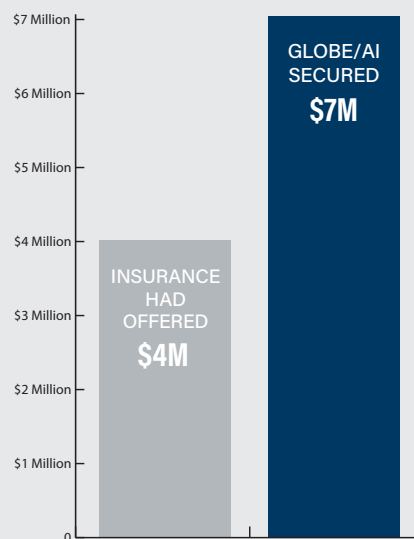
### Advocating for Rebuilding Goals:

In alignment with the homeowner's goals, Globe Midwest/Adjusters International continued to advocate for the replacement cost of the original home, despite the homeowner's decision to rebuild on a smaller scale. This strategy demonstrated the firm's commitment to ensuring the homeowner received the full benefits of their policy while respecting their personal reconstruction choices.



## OUTCOME

This case culminated in a victory that extended beyond mere financial gain; it was a true reflection of the homeowner's evolving lifestyle aspirations. This strategic achievement enabled the reconstruction of a luxurious, albeit more intimately scaled, residence. The firm's nuanced understanding of their client's desire for a refined living space, coupled with their financial acumen, resulted in a settlement that was not only financially advantageous but also in perfect harmony with the homeowner's vision for a reimagined home life.



Globe Midwest/Adjusters International skillfully negotiated an increase in the settlement from the insurance company's initial \$4 million offer to an extraordinary \$7 million.

