



FirstCALL

News & Information from IAB

Disasters are Devastating. Recovery and Claims Do Not Have to Be.

How a Montgomery County, Pennsylvania Family's First Call Got Them Back on Their Feet



Three days before Christmas 2019, Jim Spause was awakened at three in the morning to what appeared to be a fog-filled house. As he became more alert, he realized it was smoke and immediately thought the flue was closed on the fireplace. When the flue checked out, he and his family scattered about their home to determine the source of the smoke. Finally, Jim discovered a fire in a corner of the basement. He quickly ran to tell his family to leave the house while he grabbed the fire extinguisher. Unfortunately, the device was not working, so he opted for a pot of water.

By that time, the smoke had gotten so thick he could not make it back to the basement. He dropped to the floor and crawled outside to join his family and a police officer who arrived immediately to his wife Barbara's emergency call.

The fire department arrived within 15 minutes of receiving the call and quickly brought the fire under control while paramedics rushed Jim, Barbara and teenagers Emily and Charlie to the hospital to be checked out. Fortunately, all four were okay and even

their beloved beagle-terrier mix Soda made it out okay. He would later be checked over by the vet.

While the family was at the hospital, a friend arrived with some bad news. Just as the fire department was packing up their equipment, hot spots reignited and flames went soaring through duct work and into the attic, blowing off the home's roof. Fire, smoke, and water had rendered everything in the Spause's home unsalvageable, including the home itself even though their insurance company tried to say it wasn't a total loss.

Initially, the insurance company seemed friendly. Barbara called from the hospital in the early morning hours and was advised to complete an online claim report, which she did. "We were devastated, and did not know what to do, our lawyer told us to call the Insurance Adjustment Bureau, (IAB) immediately," Jim Spause said, "Making that call was the best thing we could have done, because it spared us untold stress as we tried to put our lives back together."

IAB adjusters were on location before the insurance company's adjusters, and they assessed damage and conducted tests. "IAB went to work for us immediately, organizing the entire claim, giving us advice, explaining the process, and we felt much more comfortable," Jim said. On Christmas Eve, while Barbara and her sister shopped to re-purchase gifts for the children, IAB met the insurance adjusters and Jim Spause at the fire location. Thanks to IAB's diligence, the claim process was already underway and the Spauses received a handsome advance check that day to help them get back on their feet.

IAB and their adjusters put a team of experts together to assess the damages. The team included building damage experts, personal property inventory specialists, and others. "There were numerous instances where IAB had to argue with our insurance company," Jim said. "We could not have handled this on our own, and we would not have known the severity of the damage had we not consulted with IAB." The Spauses' home was a total loss that required being completely rebuilt from the ground up, and all their personal belongings needed to be replaced as well.

In one example, the insurance company tried to blame age for damage to the townhome's party wall. IAB adjusters witnessed the insurance company's expert incorrectly perform a masonry test and stated there was no fire damage. Fortunately, IAB had the wherewithal and experience to properly evaluate the wall and was able to prove that it was damaged by the fire. Most homeowners are not aware of the proper test protocols and processes. Insurance companies try to avoid paying total losses and will salvage questionable structures to dodge larger payouts.

About two weeks after Christmas, with IAB's help, the Spauses acquired a temporary apartment in their neighborhood. Rebuilding of their home took a bit longer than anticipated because of claim disputes. Another unnecessary delay involved the installation of a sprinkler system, which was required by the township. The insurance company was not willing to pay for the system. IAB scrutinized the policy, found out that the insurance company was indeed responsible for the cost, and persisted, despite several denials, until the insurance company finally agreed to pay for it. Jim was grateful to IAB for their persistence and attention to detail.

Monitoring every detail of the claim included seeing to it that the Spauses had temporary housing with furniture. IAB set up an account that billed the insurance company directly, so that the Spauses did not have to worry about making the payments. The family was displaced for a while, but if the insurance company had their way, they would have been kicked out of their temporary apartment well before the repairs were completed. IAB went to bat again, making the case that the insurer was largely responsible for the delays. "We couldn't believe how IAB was fighting for us every step of the way," Jim said.

Jim and Barbara Spause lost everything just before the pandemic wreaked more havoc on their otherwise normal lives, but not before tragedy struck thrice. Remember Soda, the family pooch? While he spent two nights before Christmas in the veterinary hospital, he was attacked by another dog. Not even a week later, Jim, Barb, and Charlie were rear-ended—an

accident that totaled Jim's car. Imagine having to make that call to the insurance company about an auto accident days after losing everything else in a house fire! No one was injured, thankfully. Also, Soda recovered from the attack.

The ordeal is by no means a distant memory yet, but the Spauses can point to some silver linings. Even though Christmas 2019 was spent in a hotel with a Charlie Brown Christmas Tree, having the family safely together made it a very special and emotional Christmas. The delays were grueling and worrisome, but the result was well worth it. The Spauses are in a new home with a better design flow than the original and they absolutely love it.

Despite feeling anxious, the Spauses remained hopeful throughout the ordeal because the IAB team was

tenacious and treated the claim as if they were dealing with their own personal tragedy. IAB kept the claim process organized and kept the Spauses in the loop every step of the way, handling all the paperwork and details. "They told us exactly what to expect and when to expect it," Jim said. "They made all the key points to the insurance company representatives, which made the difference. Insurance companies have all the time and money in the world, but we did not. The fact that we had IAB's qualified, professional experts fighting on our behalf was great!"

Jim said that if not for IAB, his family would not have their home back. "They helped us with everything. Anyone who experiences any kind of property loss should call IAB right away. You cannot do this on your own. Thank you, IAB!"

