

# Florida Conference Treasurer's Seminar

Church Legal and Compliance Briefs:  
Insurance Claims—The Good, the Bad, & the Ugly!



# Insurance Claims—The Good, the Bad, & the Ugly!

The first requirement for an insurance claim:

An “Occurrence”

- An accident
- A weather event
- A legal claim



# Insurance Claims—The Good, the Bad, & the Ugly!

The second requirement for an insurance claim:

An “insurable loss”

- Damage to a vehicle
- A damaged ceiling
- An injured person



# Insurance Claims—The Good, the Bad, & the Ugly!

The third requirement for an insurance claim:

The loss is covered by the policy

- During the policy period
- through a mechanism the policy protects against
- and that is not an “exclusion”



# Insurance Claims—The Good, the Bad, & the Ugly!

The fourth requirement for an insurance claim:

We have done what is required of us

- Timely reported the occurrence
- Taken appropriate action to stop any damage
- Preserved evidence



# Insurance Claims—The Good, the Bad, & the Ugly!

## Some examples of bad claims:

- Claims that should have been under some other party's insurance
- Damages made worse by neglect
- Claims that are not covered



# Insurance Claims—The Good, the Bad, & the Ugly!

## Some examples of ugly claims:

- Where it is obvious that we knew of a problem and failed to resolve it
- Claims that do not get reported
- Deferred maintenance is not an “Occurrence”!



# Insurance Claims—The Good, the Bad, & the Ugly!

## The role of a Claims Adjuster:

- Our insurer provides claims adjusters
- Determines the value of the claim
- Adjusts for depreciation



# Insurance Claims—The Good, the Bad, & the Ugly!

## The role of a Claims Adjuster:

Description of Damaged/Lost Property	RCV Limit	Storm Deductible 3%	Amount of Loss	Depreciation	ACV	Deductible
<b>Adjuster Repair Estimate</b>						
Classroom BLDG #1	\$ 482,870.00	\$ 14,486.10	\$ 96,652.32	\$ 4,141.69	\$ 92,510.63	Above Deductible
Classroom BLDG #2	\$ 482,870.00	\$ 14,486.10	\$ 532.29	\$ 3.63	\$ 528.66	Less Than Deductible
Classroom BLDG #3	\$ 482,870.00	\$ 14,486.10	\$ 532.29	\$ 3.63	\$ 528.66	Less Than Deductible
Gymnasium BLDG #5	\$ 1,038,760.00	\$ 31,162.80	\$ 11,482.41	\$ 283.38	\$ 11,199.03	Less Than Deductible
Classroom BLDG Grades 9-10	\$ 527,354.00	\$ 15,820.62	\$ 5,004.11	\$ 27.54	\$ 4,976.57	Less Than Deductible
<b>Minimum Deductible Per Occurrence</b>	<b>\$ 25,000.00</b>					
<b>Remarks</b>					<b>Amount of Loss</b>	<b>\$ 96,652.32</b>
					<b>Less Depreciation</b>	<b>\$ 4,141.69</b>
					<b>ACV Loss</b>	<b>\$ 92,510.63</b>
					<b>Less Deductible</b>	<b>\$ 25,000.00</b>
					<b>Amount of ACV Claim</b>	<b>\$ 71,652.32</b>
					<b>Current Payment</b>	<b>\$ 67,510.63</b>
					<b>Recoverable Depreciation</b>	<b>\$ 4,141.69</b>



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## The role of a Claims Adjuster:



### EBERL CLAIMS SERVICE

Eberl Claims Services, LLC  
3900 S. Wadsworth Blvd, Suite 100, Lakewood, CO 80235  
Phone: (303) 988-6286, Fax: (303) 986-2771

41 3205 North Blvd/Bldg  
001/Exterior/Rear Elevation - 41  
Date Taken: 10/13/2022  
Taken By: Ryan Russell -  
W069002

No loss related damage observed



42 3205 North Blvd/Bldg  
001/Exterior/Rear Elevation - 42-  
Date Taken: 10/13/2022  
Taken By: Ryan Russell -  
W069002

Tree impact damage



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43 3205 North Blvd/Bldg  
001/Exterior/Rear Elevation - 43-  
Date Taken: 10/13/2022  
Taken By: Ryan Russell -  
W069002

Tree impact damage



44 3205 North Blvd/Bldg  
001/Exterior/Rear Elevation - 44-  
Date Taken: 10/13/2022  
Taken By: Ryan Russell -  
W069002

Tree impact damage



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### TAMPA\_FL\_JR\_ACADEMY

#### 001-Roof

#### 001-Roof

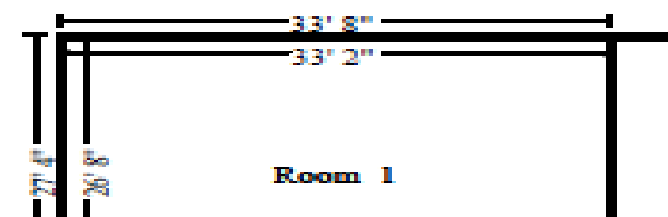
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. R&R Built-up roofing - gravel ballast	570.00 SQ	108.25	0.00	12,340.50	74,043.00	(1,520.00)	72,523.00
<b>Total: 001-Roof</b>			<b>0.00</b>	<b>12,340.50</b>	<b>74,043.00</b>	<b>1,520.00</b>	<b>72,523.00</b>

#### 001-Exterior

#### 001-Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
2. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	485.00	0.00	97.00	582.00	(0.00)	582.00
3. Final cleaning - construction - Commercial	4,599.56 SF	0.24	0.00	220.78	1,324.67	(0.00)	1,324.67
4. R&R Vinyl (PVC) fence, 5'- 6' high - full slat	40.00 LF	60.68	0.00	485.44	2,912.64	(70.05)	2,842.59
5. Tree - removal - per hour (Labor only)	72.00 HR	58.99	0.00	849.46	5,096.74	(0.00)	5,096.74
<b>Total: 001-Exterior</b>			<b>0.00</b>	<b>1,652.68</b>	<b>9,916.05</b>	<b>70.05</b>	<b>9,846.00</b>

#### 001-Interior



#### Room 1

Height: 8'

957.33 SF Walls	884.44 SF Ceiling
1841.78 SF Walls & Ceiling	884.44 SF Floor
98.27 SY Flooring	119.67 LF Floor Perimeter



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## The role of a Claims Adjuster:

January 10, 2023

### Florida Conference of Seventh-day Adventists

Rhonda Harper

351 S. State Road

Altamonte Springs, FL 327143824

Insured: Florida Conference Association of Seventh-day Adventists  
Entity:  
Loss: Wind / Hurricane Ian  
Incident Date: 09/28/2022  
Claim #: #

Dear Rhonda:

As you are aware, ARM is the claims administrator for Gencon Insurance Company of Vermont, which insures the property your conference owns and operates. It is in that capacity we are writing to you. We have completed our adjustment on the Wind loss at the . A partial payment has been requested for \$67,510.63 and will be sent to the Florida Conference Association of Seventh-day Adventists. Enclosed please find:

