

## Successful Claim Advocacy Case Study - Bowling Alley

### Location:

Oswego, New York

### Claim Value:

\$39,409

### Case Study Developed By:

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As a business, when you file an insurance claim, the last thing that you want to hear is: denied. When you are unsure about the validity of a denial based on your current coverage, wouldn't it be great to know that you have somewhere to turn for support? The professionals at Haylor, Freyer & Coon, Inc., have the skills and drive to mediate between the customer and insurance carrier. We have a proven track record of success and here is one reason that you should consider our services:

#### The Challenge

In 2015, a bowling alley which relied heavily on its computer system was disrupted due to a power surge caused by the power company. The electrical issue caused damage to the system which controlled the scoring of games. The bowling alley quickly realized the impact that this would have on their business and they contacted their insurance carrier to file a claim. After several weeks of disruption and limited contact with the carrier, the bowling alley made the decision to purchase a new system as the old could not be repaired. \$39,409.18 later, the bowling alley was back in the swing of things with business as usual... the only problem was; they still hadn't resolved the claim with the carrier. Two months into this situation and the carrier finally came back with an answer which was to buy a used system that was the same model as the one that had been damaged and they would allow \$5,000.00 for the claim. The client suffered a loss and paid \$39,409.18 to get back into business and the insurance company offered only \$5,000.00.

#### The Solution

The Claim Advocacy Team at Haylor quickly swung into action. After review of the claim circumstances and policy coverages, Haylor argued that the cost to replace the system at \$39,409.18 was the proper settlement of the claim and in fact saved the insurance company money by avoiding a loss of business income.

#### The Result

With direct discussion with the insurance company, Haylor was able to successfully secure a settlement for their client for the full amount of their loss, which was \$34,409.18 more than what was originally offered.

Although this is just one example of a positive outcome, there are many more that we are proud to claim as success stories. We are here to help you through the claims process and will strive to provide all the knowledge and resources possible to help you recover in your time of need.