

A Dedicated Claims Division

At Irwin Siegel Agency, Inc. (ISA), our claims division is a team of knowledgeable and compassionate specialists who help our insured customers during the moments that matter most. When an organization files a claim, chances are some form of distress is being felt. ISA considers this an opportunity to fulfill our promise to protect those who depend on us. ISA's professionals act as a liaison between the insured and the carrier; advocating for clients and ensuring the claim is handled fairly, settled promptly, and our clients are provided frequent updates regarding the status and handling of the claim.

CLAIM SCENARIOS

Scenario #1

A residential facility became infested with bedbugs and the residents had to vacate the premises. Carpets and furniture had to be replaced. The insured submitted a claim which was denied. **Our claims advocate was able to find coverage** under Emergency Vacating Expenses. The insured was reimbursed and received a check to cover their claim.

Scenario #2

An organization suffered a Business Interruption claim as well as an Emergency Evacuation claim due to a hurricane. While the Emergency Evacuation claim was settled for the full amount, a large portion was unresolved for Business Interruption and Extra Expense. ISA worked diligently with the insured's local agent and was able to assist in a resolution in which the **insured received three times the amount of the initial settlement.**

Scenario #3

After hurricane Gustav, many Business Income claims in Louisiana were denied as there was no physical damage at the insured's locations. As the claim liaison, ISA reviewed several coverage forms and determined that due to Mandatory Evacuation Orders and Utility Services interruption, **Business Income Coverage would apply.**

Scenario #4

When an insured suffered property damage to their roof followed by interior water damage due to a windstorm, an adjustor concluded the damage was not caused by the storm. However, the roof did not leak until after the windstorm occurred. ISA assisted in getting the claim re-opened, and the roof re-inspected resulting in a **favorable outcome for the insured.**

The scenarios above are just a few examples of what our claims department does for our insured organizations every day. If you need help with a claim or have questions, please contact our Claims Department at 1.800.622.8272.